

# Defining Retirees: Perspectives on Relationship, Happiness and Gratitude in Non-Western Cultures

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Received: March 3, 2025    Accepted: March 25, 2025    Published: April 6, 2025

doi:10.5296/ijsw.v12i1.22790    URL: <https://doi.org/10.5296/ijsw.v12i1.22790>

## Abstract

Defining a retiree as retired seems easier and harder than it appears. Persons can be considered to be retired or referred to as retirees if they say they are. The assertion appears harder because of retirees' personal experience of work, health and earning after retirement. This study presents a qualitative insight of retired civil servants' perspectives of what defines a 'retiree' in non-Western cultures. Purposeful sampling was applied in the study, and qualitative 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. Three themes emerged from the data, including (1) relationship, (2) happiness, and (3) gratitude to the divine. Results of the study offered a more relatively valid definition of a 'retiree' which is not solely based on age or length of service, instead the relationships retirees built during their working years, along with their level of happiness especially on economic satisfaction, family relations, and health self-rating in post-retirement served as key adjustment mechanisms and ultimately define their status as retirees. This study concluded with recommendations for civil servants emphasizing the importance of happiness and positive relationship in work place, and not negative perceptions about retirement as many retirees publicly commend their pre-retirement benefits, such as job security, reliable income and social connections, while privately contending with post-retirement challenges. Implications and areas for future research are also highlighted.

**Keywords:** Retirees, Post-retirement, Relationship, Happiness, Gratitude, Personal Experience

## 1. Introduction

Across the globe, societies are witnessing increases in the number of retirees weeding out from

public and private sector institutions. The scholarship addressing the post-retirement status of retirees has identified a number of areas of research interest. Prominent among these is the continuing debate and need to ascertain what defines a person as a retiree from the perspective of retired civil servants, who has permanently stopped working, either by choice or due to health reasons. In Nigeria, we do not find any study focusing on this specific research gap, despite the fact that the concept of retirement may exhibit different self-definition to different people, some retirees may view retirement positive while some with negative perceptions, as they may relate the period of their post-retirement status experience with economic hardship, boredom, and social issues.

Defining the term ‘retiree’ remains challenging in aging research because of the associated factors like benefits received after retirement, self-perception, and work or earnings pattern after retirement. A retiree is recognized as individual who has left active service and in a state of retirement. However, it is widely known that retiree’s life after retirement can be perceived as a period of freedom, when persons can engage in goals which pressure of work; during their active years of service, did not allow them to pursue. Numerous research view retirement as a golden time in retirees’ lives, when the retirees can discontinue from regular work performance and pursue salient dreams, they could not pursue due to time constraint (Ogungbemi, 2003; Akinade, 2006; Saeed & Sarwar, 2016; Arisanti & Hakim, 2023). According to Babangida (2025) in his book titled ‘A Journey in Service’, define retiree as person who had a chance to live an everyday life again without the constraints of protocol and the observance of stiff officialdom. The author furthers that, a retiree is described as someone who dedicated time for family, old friends and kith and kin after retirement, while retirement means a withdrawal from a work, job or career and dedicating the period for community relations, personal health condition, reconnecting to one’s cultural landscape, and attending to needs and things of national relevance.

A comprehensive review of the literature on retirement experience of retirees conducted as a backdrop to this study revealed that few studies attempt to address personal experiences of what defines a person as a retiree. According to Millard (2020) personal experiences are anything remembered, perceived, felt or encountered. The word ‘experience’ has many definitions considering the various arguments among scholars. However, in this study, we assumed ‘experience’ as a defining part of a retiree’s post-retirement status based on events remembered and well-being in retirement. Previous studies have revealed that having a personal experience or philosophy is related to a greater sense of happiness and achievement, which sometimes shape one’s beliefs and behavior, and choices and decisions (Paul, 2007; Adekalu et al., 2017).

Past studies have identified a number of challenges that retirees encountered after retirement, few have attempted to give voice to the personal experiences as regard what defines them as retiree. Several studies related to retirees’ post-retirement experience have focused on retirement plans (Hossain et al., 2022; Ingaleratna & Paluri, 2023; Alavi et al., 2023; Barine & Don-Baridam, 2024), while a few others have addressed precisely how retirees define themselves. Some related studies have shown happiness as a major contributing factor to retiree positive well-being in retirement (Amorim, et al., 2017; Zhang et al., 2022; Amaegberi &

Krokeyi, 2022; Arisanti & Hakim, 2023). A recent study in United States by Fifliz (2023), for instance, revealed that 72% of U.S retired professional basketball players are happy while 28% are depressed due to personal experiences after retirement. Above all, there is limited research on what define a retiree. The question of how retiree defines his or herself after retirement and what form that personal experience of defining themselves has yet to be addressed.

### *1.1 The Current Study*

Personal experiences can be good, bad, or ugly depending on the event that an individual has lived through in life. In the context of this current study, experience represents an individual and group statement of what defines retiree based on personal experience of work, health and earnings after retirement. An examination of Nigerian retirees' life revolves around seeking for employment, caring for family, attending to health and traveling for leisure. These unique roles of retirees after retirement distinguishes them from those with low quality of life and deteriorated health conditions and other socio-economic factors (Adetunji & Gumede, 2024). Hence, this study aims to contribute to the argument bothering on defining retiree after retirement by unveiling the personal experience of retired civil servants on what defines them as retirees. The study set out to answer one research question, "how do retirees define themselves after retirement?"

## **2. Methods**

Some selected retirees were interviewed to gain insight into their personal experience after retirement based on the study research question. Employing purposive sampling, retirees were invited, and focus group discussions was conducted at the lead author's official conference room at the Federal University Allied of Health Sciences, Enugu State, Nigeria. The research work actually captured G.R.A-Trans-ekulu as research location as many retirees resides in the area. The research team identified the first retiree, and snowball sampling was also used to identify additional study retiree participants. 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. Interviews were conducted involving two (2) focus group discussions with six (6) retirees as participants in each group (Table 1). Prior to each interview, participants were notified that their participation in the study was voluntary, and that they could withdraw from the study at any time. To preserve the anonymity of the participants, pseudonyms were used for each interviewee. Each focus group discussion lasted approximately one hour and addressed issues related to the research question.

Table 1. Demography Profile of Participants (Group 1 and 2)

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

The lead author acted as the moderator, who also functioned more as a facilitator of the focus group discussion. According to Sim & Snell (1996) and Chestnutt & Robson (2001), the moderator is a non-participant whose role is to facilitate the group processes and ensure the discussion covers the topic of the study. Data were manually analyzed using content analytical method. The purpose of using this method is to investigate and reveal the hidden underlying messages of the content. More so, Krippendorff (2013) suggested that a sign-vehicle which is anything that may carry meaning (a word or a set of words) in the context of focus groups should not be overlooked. Sign-vehicles may also include non-verbal signs which carry a great

deal of information. These non-verbal signs may include; for instance, facial expressions, gestures, tone of voice, or any other means of communication. In addition, Mauranen (2006), Jenkins (2007) and Jenkins (2014) transcription conventions for FGD was adapted for this study (see, Table 2).

Table 2. Transcription conventions for FGD

Symbol	Explanation
M	Moderator
R1, R2, R3, etc.	Retiree participant number according to speaking order
<b>Bold type</b>	Speaker emphasis
<i>Italics</i>	Italics used by the researcher to identify key points in the extracts
(.)	Pause about 1 second or less
(2)	Pause about 2 second, etc
[...]	Omission of text which is irrelevant
< >	The researcher's additional information to make meaning clear
@@	Laughter
[	Overlapping or interrupted speech
[	
CAPITAL	In a louder voice
FGD1, FGD2	Focus group discussion 1 and 2

After the group focus discussions were conducted, the research team read the transcripts line-by-line, adopting an inductive approach to understand the participants' experiences and developed themes (Gratton & Jones, 2018). A constant comparative method was used to compare and refine the emerging themes in relation to the variant experiences of the participants (Ritchie et al., 2014). Giving the dearth of literature on exploring retiree experiences in Nigerian settings, an inductive approach was selected to develop the themes.

### 3. Results and Discussions

The results illuminated precisely how participants define retiree based on the personal experience of life after retirement, which encompassed three main elements: (a) Relationship, (b) Happiness, and (c) Gratitude to Divine. (See Figure 1).

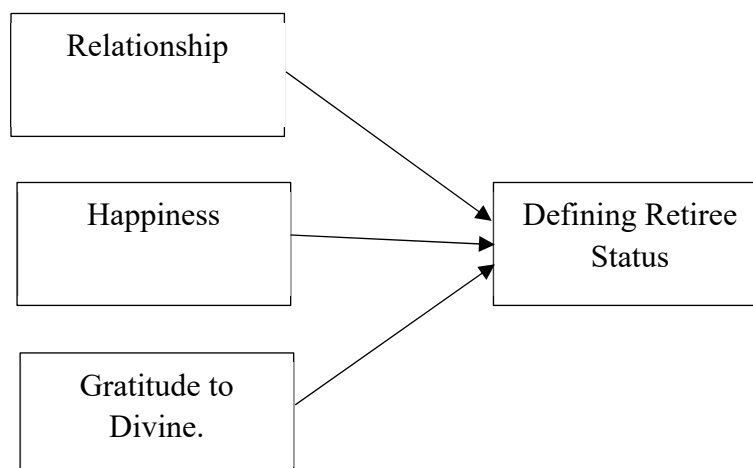


Figure 1. Main elements emerged on how to defined person with retiree status

The discussion in FGD1 revealed that although participants understanding of what it means to be a retiree and expected years or age of retirement, they still believed that to retire healthy and happily from civil service should be the joy and testimonies of any civil servant in Nigeria context. The conversation began with the idea of what or who a ‘retiree’ is, and then went to the early experience as civil servant and life experience after retirement as well as knowing what inspires them to be happy retirees. They had a consensus that a retiree is someone who work for a stipulated period of time either in Federal, State or Local Government Civil Service and retired happily at the mandatory age or length of service. Interestingly, one of the participants in this group emphasized the importance of reliable income, that when a civil servant receives salary and various allowances, they make them happy and give them sense of commitment to work, which are utmost coping options a retiree must embraced, particularly in Nigeria context. Therefore, being happy and excited should be the almost priority for civil servant before and after retirement. This illustrates what Amaegberi and Krokeyi (2022) claimed that happiness and timely payment of benefits reduces retirees worries and anxiety in Nigeria context. Extract 1 illustrated this discussion in FGD1.

## Extract 1 FGD 1

1. [.]
2. R2 I can say that a retiree is somebody either of state or federal civil servant, that has **worked**
3. **for a stipulated period of time** according to the civil service rule, and retired either at 60 years
4. of age, or 35 years of service whichever that comes earlier. So, a retiree could be defined as a
5. person who has satisfactorily carried out his or her job with Federal or State Civil Service and
6. retired happily at **the mandatory age or length of service**.
7. R3, I feel very happy because I retired at the retirement **age as stipulated** in the civil service
8. rule. To me, I believe that a retiree is someone who entered the service and also retired from
9. service.
10. R1, R4, R5: Hid in every context.
11. M. could you share with me your early experience as a civil servant?
12. R4 *when got employed into the civil service in 1980s, I felt so **happy and excited** because*
13. *everything was going on well. At that time, we got paid for leave allowance. Salary often comes*
14. *regularly and everything was normal, but now, after I retired, no more leave allowance, things*
15. *are very difficult for me.*
16. R5 My experience was fine. My salary was been paid as at when due including **leave allowances**
17. **when you go on** leave. Then, as things move on, we no longer get leave allowances. All of us
18. were told that has been inculcated into the salary, which we didn't know. But today **we are not**
19. **in the payroll system**. So, that is the experience.
20. R6: Hid in every context.
21. R2 *I can say that my early experience of the civil service was full of excitement. The first place*
22. *for me to serve the federal government was at the revenue office in Abuja, and it was **full of***
23. **fun and excitement**. There was a lot of promises that were made to us, that as we grow, that
24. *there are things we ought to enjoy. But I did not know whether to what extent we are able to*
25. *enjoy such things, because at the time I exited there was a lot of problems.*
26. M. How would you describe life after retirement?
27. R5, I Don't like it. *I have no plan to retire. **THEY FORCEFULLY RETIRED ME.***



28. M what are the reasons for your forceful retirement?
29. R5, *I worked as non-academic staff for 35 years, but they said 65 years because my institution*
30. *is an academic environment. Though, I was happy that I worked for 35 years and I retired*
31. *young because I entered at a young age and retired young.*
32. M. How is life treating you now?
33. R3 *I am happy! because my pension is coming as at when due, though very little but I am*
34. *happy.*
35. R4 Life is still not bad but the way the company handling our money is **treating us is not fear,**
36. *just like the allowance given to us when we were working, after we retired from civil service,*
37. *we were not paid for nine months, and life was not treating us well.*
38. R5 Since 2019 that I retired; I have not been paid gratuity. Me and my friend have not collected
39. *money from government.*
40. R4 *I am managing whatever they give me from my pension. There is no way we can earn like*
41. *when we were in service, but we are managing the little one given to us, but are withholding*
42. *what government told them to give us.*
43. R2 *Life After retirement in the positive sense, ought to be something of honor, joy, excitement*
44. *and a time of rest, and looking into some other areas where life could be made more meaningful*
45. *while you are a senior citizen. But I believe that presently in Nigeria, life of a retiree is full of*
46. **horror,** *in the sense that what you are expected to be paid, you are not paid. Even the pension*
47. *fund administration is not getting it right, because you discover that most of the things that are*
48. *supposed to be paid to the retiree are not paid because it's left in the hands of the PFA to*
49. **calculate being the custodian of the fund.** *So, you would not know actually, what you are paid*
50. *and to what extent, whether you have been paid accurately or not because you don't know*
51. *what actually you should earn or what should be given to you. So, whatever they feel they can*
52. *give you they put in the account. So, life of retirees is not meaningful especially given the present*
53. *economic situation in Nigeria.*
54. M. what do you think inspired and makes you happy as a retiree?
55. R1 *I am very happy being a retiree, I was able to serve 35 for years to retire, and I learnt a lot*
56. *in the service. Retirement is a good thing, so, I am happy being a senior citizen.*

57. R6 I am happy, and not happy, but **I am no longer suffering like when I was in civil service**, but  
58. at the end of the month, something come to my account,  
59. R5 I am very happy (..) because some of **my colleagues did not meet this age**.  
60. R6 I am very happy (..) the **governor is trying**, every month I received alert so it's not easy to  
61. work and retire.  
62. R2, I think one of the things that makes me happy now is **the relationship I created while in**  
63. **civil service**, it's one of the greatest things that has helped me. So those relationship is paying  
64. off to a larger extent.

R2 opened the discussion regarding the understanding and ideal meaning of what it means to be a retiree focusing on individual perspective; however, he spent a few seconds continue his discussion. Then, R1, 3, R4, and R5 supported that perspective for every context, particularly, R3 complemented that a retiree is someone who entered and retired from the civil service. The understanding of who a retiree is, seemed to narrow down to the coping options of a retiree when R2 shared that 'happiness' and 'excitement' are option to sustain retirement as a retiree. He indicated personally that a retiree's option depends on the good or bad relationship he/she created when in service, as long as the relationship can be built when in service will definitely pay off when retired.

We tried to expand participants' ideas whether early experience in service is essential for a retiree in building relationship as coping option. R2 responded that his early experience as civil servant is full of excitement because of the reliable income and promises that were made to him. Similar to R4 and R5, illustrated that although (salary and leave allowances) they received made their experiences in service interested. However, they have difficulty in using the retiree status now to get those benefit. This makes them to have better understanding of who a retiree is; therefore, in the real context, relationship with people is still essential as coping option for retirees.

After the discussion of who a retiree is, the discussion moved to the issue regarding the life experience after retirement from civil service. (Extract 1, 27-31). R5 expressed her unplanned and unexpected forceful retirement from the service, while R4 described unfair treatment after retirement. He revealed that there are various challenges from organization and company responsible for his pension. It cannot be predictable which PFA will be reliable and stress-free at the point of entry into the service until one retires from the service. This point was supported by R2 and R3. Particularly, R2 shared his experience in accessing fund from his PFA as being horrible. As a consequence, R2 summarized that it was unpredictable what a retiree will be paid as pension at the end of the month (Extract 1, 43-53). This point seems to support the work of Eboiyehi (2024) qualitative study on life of pensioners focusing on the backdrop of economic strain and non-payment of pensions and gratuities of pensioners in Ibadan-South-

West, Nigeria. Hence, having right information and knowledge about retirement should be known, specifically unpleasant experience that comes with retirement, and the possible steps that should be taken as exit plan to prevent problems after retirement (Subair, Oparinde & Bamire, 2024).

This discussion in FGD 2 regarding the understanding and ideal meaning of who is a retiree, early experience in civil service and life after retirement tended to be similar to what participants in FGD 1 had discussed. Although some of the participants in FGD 2 so explained that negligence of a retiree not to do the right thing resulted to the unpleasant experience after retirement from civil service. Regarding the interviews, we found that one of the participants held a strong belief on doing the needful at the right time. She retired from service and started receiving her pension the following month. She had an explicit encouragement to other participants in this group to believe the same as hers. Extract 2 illustrate the discussion among the participants in FGD 2 regarding who is a retiree, and matter related to life after retirement.

Extract 2 FGD 2

1. M. In your experience so far, how would you describe a retiree?
2. R1 I am very happy being a retiree because I was able to service for thirty-five years, I
3. learnt a lot in service. So, a retiree is someone who retired from service that pass
4. through a period putting whatever s/he has in service without having any breaches in
5. terms throughout the period.
6. R2 A retiree is someone who have been employed under a pensionable scheme or
7. benefits and serve for a stipulated period without breaching the term of service.
8. R3 retiree is someone who retired **after thirty-five years in service or age sixty** that is
9. now relax and reduce much stress on him.
10. R4, R5 indexing
11. R6 someone that retired from work at 60 or 65 years.
12. M Could you please share with me your early experience in civil service?
13. R3, I started as service training. In those days, you cannot be working for government
14. and working for yourself or doing any business, but now you can do those things. Those
15. days when salary was paid, as service training, you are paid while you are still working.
16. I felt very good (.) when I started.
17. M. How would describe life after retirement?

18. R4 **It was horrible**, because my gratuity was paid late after I left the service.
19. M Is it federal or State civil service?
20. R4 State Ministry of Health.
21. R5 even mine has not been paid since 2019
22. M Are you getting your pension?
23. R5 Yes...
24. R1 **Is terrible** when you are not preparing for retirement, and when alert is not
25. forthcoming, it's another **sickness, but when you are prepared for their retirement, it**
26. **will be less, because somebody have to prepare for something.**
27. R3 my early experience in service to me was enough joy, because at that time, if you are
28. engaged as a government worker, you feel happy to be part of official of government,
29. to work for government, our orientation started a week and after three months, you're
30. under orientation. It was enjoyable time, because that **time they paid salary, and it**
31. **seemed to be a big money** because whatever you use the money for would help you
32. and your siblings. So, it was a wonderful experience being a young girl entering into civil
33. service work.
34. M How would you describe life after retirement?
35. R2. Well, everything depends on your own makeup. To me, it was a very wonderful
36. period I like it. I thank God that I'm alive **because most of my friends died in the course**
37. **of their duties.** These are people who worked hard to progress in the service. So, I am
38. very happy that I am alive to retire. I retired June last year and now a senior citizen, so
39. I'm very happy to see myself in this part of life.
40. M. Are you aware of the age and time for retirement in civil service?
41. R2, I think they've answered this. I really need to go through everyone that was
42. employed, either in the state or federal civil service, or to be aware that one day you
43. will retire. There is a **stipulated age bracket** when you should enter the civil Service, and
44. you are expected to spend 60 years of age or 35 years of service, whichever one that
45. comes earlier. And of course, you know that if you are **50 years and above, you cannot**
46. **be employed again on full time in civil service.** Yeah, the problem of age is a personal

47. issue. Some, on entry to Federal or State Civil Service decided to declare their age by  
48. themselves. Those who are aware of what retirement posts for future decided to  
49. declare ages for themselves based on what they want and as far as they want to serve.  
50. M Are you aware of procedures on what to do before retirement?  
51. *R1 Usually, the documentary procedures differ from MDA to MDA. In some MDAs, you  
52. get **information on time** while in some agencies, nobody talks or says anything to you  
53. until the right day comes right there in your eyes. However, there are documents  
54. required to produce before you can process your retirement with the PFA which includes  
55. a letter of engagement into the civil service, letter of first appointment, your ID card,  
56. proof of your promotion letters, depending on when you entered. A proof of letter of  
57. acceptance of retirement from your MDA, showing that you have retired and have  
58. approved your retirement. Have to have some passport photographs. They also  
59. attached some pay-slips from your MDG, from where you retired, depending on the  
60. number of years that you are required to do that, some are expected to get from 2004  
61. while some are expected to get from certain stages, depending on when you enter the  
62. civil service, and also giving the salary structure when you entered and what is tenable  
63. now. So, these are some of the documents you are expected to provide, when you  
64. provide all these documents to the PFA, then you go for data capturing.*

In extract 2, we started the discussion with the question on the participants understanding of who a retiree is, in Nigeria context if they can. R1 shared her opinion that a retiree is refers to as someone who did not breach terms of service, and rules upon retirement. She further expressed that she learnt a lot when in service and happy being called a senior citizen. This ideal meaning of who a retiree is, was supported by all participants, particularly, R2 emphasized that for someone to qualify and referred to as a retiree such person must not have records of breaching terms of service.

The second turn of the discussion was made in line 15 when we wanted the participants to share their early experience in civil service. R1, expressed that in those days one can do two jobs at the same time and still received robust salary and allowance from the government which is contrary to what is obtainable today in civil service. R3 supported and shared similar experienced, she explained that proper orientation was offered to them about the ‘do and don’t’ when working as government official. More importantly, she was happy because, she was being paid for the orientation coupled with other pay benefits. This can be viewed from extract 2 (line 27-33).

In the last turn of this extract (Extract 2, 35-64), we intended to know how life have been treating the participants after retirement (particularly their wellbeing). R1 strongly emphasized that being happy with heart of gratitude to God should be important to any retiree in Nigeria. She expressed that some of her colleagues could not make it to retirement (line 35-39). From line 45-56, R1 had a discussion that was supported by all participants as regarded to the actual age for retirement and what is expected of a retiree to do before retirement time. She gave detail of the procedures and necessary documents to be made available for retiree to process their benefits upon retirement. In a study conducted by Thuku (2013) in Kenya, revealed the pre-retirement preparation of workers which complement the procedural findings of this study.

From extract 1 and 2, even though it seemed like these participants revealed that they understood who a retiree is, they still believe that having a relationship, happiness and gratitude to divine are still essential for retirees which can form their coping options after retirement, particularly in Nigeria context. These points of views reflect that these participants held the belief that being happy at all time as a retiree is key to sustain life after retirement. This finding is similar to what Abramowska-Kanon and Latkowski (2021) mentioned that retiree's quality of life reflects the health status, happiness and loneliness in Poland; however, the coping preferences among retiree after retirement from civil service in Enugu as reflected in this study still embedded in the social relationship and living a life of gratitude.

#### **4. Implications**

This study has significant implications for policymakers, social workers, and human resource practitioners within civil service institutions. The study highlights the need for a more holistic approach in defining and supporting retirees, one that transcends the traditional age or years-of-service metrics. The emphasis on relationships, happiness, and gratitude to the divine as key elements in retirees' self-definition suggests that post-retirement well-being programs should focus on enhancing social connections and psychological support. Human resource departments can use these insights to develop pre-retirement training that emphasizes building strong workplace relationships and maintaining mental well-being. Social workers and community planners should also consider programs that foster social inclusion and community engagement for retirees, thereby addressing issues of loneliness and social isolation highlighted in the study. Policy implications include the need to ensure timely and adequate pension payments to reduce retirees' financial anxiety. Moreover, the findings suggest the importance of spiritual well-being, indicating that community and faith-based organizations could play a crucial role in supporting retirees through social and spiritual engagement.

#### **5. Conclusion and Recommendations for Future Research**

This study provides a nuance understanding of how retirees in non-Western and Asian cultures, particularly in Nigeria, define their retiree status. It moves beyond conventional definitions that focus solely on age and length of service to incorporate personal experiences, social relationships, happiness, and spiritual gratitude. The research reveals that retirees' well-being is deeply intertwined with their social connections and spiritual practices, which serve as vital coping mechanisms in post-retirement life.

The study concluded that retirement is not merely a cessation of professional duties but a transition into a life phase that can be rich in social, emotional, and spiritual fulfillment. Addressing the challenges faced by retirees, especially concerning financial insecurity and social isolation, is crucial for enhancing their quality of life.

In view of the findings from this study, the following recommendations were made:

1. Future research should explore how retirees in different cultural settings define their status and cope with post-retirement life. Comparative studies between Western and non-Western cultures could provide deeper insights into cultural influences on retirement experiences.
2. While this study used qualitative methods, incorporating quantitative approaches could help in generalizing findings to larger populations. Surveys and statistical analyses can identify patterns and correlations between retirees' well-being and factors like social relationships, financial security, and spiritual practices.
3. Conducting longitudinal research to follow retirees over time could provide valuable insights into how their coping mechanisms and well-being evolve. This approach can help identify critical periods and interventions that can enhance retirees' quality of life.
4. Future studies should examine the effectiveness of existing retirement policies and programs in supporting retirees' well-being. Evaluating the impact of specific interventions, such as community engagement programs or spiritual support groups, can inform better policy-making.
5. Given the diverse experiences highlighted in this study, future research should consider gender-specific analyses to understand how retirement experiences differ between men and women. This could help tailor support programs to meet the unique needs of different groups.
6. Exploring the role of psychosocial interventions, such as counseling and social support networks, in enhancing retirees' happiness and well-being would be valuable. This can guide the development of targeted support programs for retirees.

By addressing these areas, future research can build on the current study's findings to develop more comprehensive strategies for supporting retirees in diverse cultural contexts.

### **Acknowledgement**

This work was supported by the Chartered Institute of Social Work Practitioners of Nigeria (C-ISOWN)

### **Funding**

None.

### **Informed Consent**

Obtained.

### **Provenance and Peer Review**



Not commissioned; externally double-blind peer reviewed.

### Data Availability Statement

The data that support the findings of this study are available on request.

### Competing Interests Statement

The authors declare that there are no competing or potential conflicts of interest.

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