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Influence of Retirement Experiences on Psychological Well-Being of Retired Teachers in East Gonja Municipality, Ghana



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Influence of Retirement Experiences on Psychological Well-Being of Retired Teachers in East Gonja Municipality, Ghana

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Abstract

Purpose: The purpose of the study was to examine the influence of retirement experiences on psychological well-being of retired teachers in the East Gonja Municipality. The study employed a quantitative approach underpinned by analytical cross-sectional design. The target population of the study comprised of retired teachers in the East Gonja Municipality. A total of 320 retired teachers from East Gonja Municipality were purposively selected to constitute the sample for the study.

Methodology: Scale of Positive and Negative Experience (SPANE) and Psychological Well-Being Scale were adopted for data collection. Data was analysed using means and standard deviation and linear regression.

Findings: The study found that most of the retired teachers in the East Gonja Municipality in the Savannah Region of Ghana experience positive emotions, express optimism, and are satisfied with their lives in their retirement phase of life.

Unique contribution to theory, policy and practice: The study concludes that retirement experiences are unique and can be a liberating experience for retired teachers, where they can pursue their interests and hobbies without any restrictions. It is recommended that retirement should be a time for retired teachers to focus on their health and well-being, a time they can pursue activities that promote physical and mental health. This study recommends to education system to provide pre-retirement counselling and post-retirement support programmes, focusing on mental health and well-being. Also, the study recommends to pension and retirement agencies to develop and implement workshops and peer support programmes to promote retired teachers' psychological well-being, addressing issues of social isolation and identity loss.

Keywords: *Retirement Experiences, Psychological Well-Being, Retired Teachers*

INTRODUCTION

Retirement is defined as the process where people leave employment at the conclusion of their careers, which is accompanied by a decline in their psychological commitment to and behavioural withdrawal from their jobs (Wang & Shi, 2014). Retirement constitutes a major transition in retirees' lives. Retirement ushers in a new stage in the life-course. Retirement requires restructuring of daily routines and social interactions. Gorny (2018) avowed that work motivates personal development, improves one's emotional condition, and provides relevant desires. Life is joyful and interesting if work is present, and it could be devastating if work is disengaged. Work is a prerequisite to a fulfilled life, and the journey of work is not a lifetime destination but a transition. The transition comes with different experiences and results in the different psychological well-being of the retirees.

Garba and Mamman (2014) referred to retirement as a way of separating an individual from the means of livelihood. However, Kubicek et al. (2011) claimed that retirement entails reformation in the life of elderly persons and it requires changing daily life activities and social interaction. Globally, different countries have different retiring age limits for certain categories of public sector workers including teachers. For instance, the retiring age for all public sector workers in South Africa is 63 years (Marumoagae, 2017), but other African countries such as Nigeria and Ghana have their compulsory retirement age fixed at 60 years (Kusi et al., 2014). Teachers in Ghana are classified as public workers and as a result are affected by the compulsory retirement age (Ofori, 2020). Gesinde (2008) averred that there are three major types of retirement and these are: voluntary, compulsory, and mandatory. Voluntary retirement is when an individual, of his/her own volition, disengages from active work before the attainment of retirement age. On the other hand, compulsory retirement is when the employer terminates the appointment of an employee without the employee's consent. Statutory/mandatory retirement, however, occurs when an individual has attained a specific age for retirement or has worked for a specified number of years.

The concept of retirement differs among different schools of thought. For most people, it may mean the exit from a "career" job into bridge employment or a reduction in hours rather than a complete exit from the paid workforce (Asamoah, 2012). However, not all workers have this element of choice. Some people will perceive retirement as unaffordable, while others may be forced into retirement by poor health or redundancy (Ayi-Bonte, 2013). Psychologically, detachment from an identified working place that an employee enjoyed for many years may result in boredom (loneliness), depression and low self-esteem. The physical challenges appear as a result of age-related changes such as sight problems, pains in the body and arthritis, ill health and poor living conditions (Stefanacci, 2022). Moreover, Yunusa (2013) acknowledged delay in the payment of pensions, fear of rejection and fear of loneliness as some of the problems that the elderly experience after retirement. Also, Amune et al. (2015) added that inadequate preparation for retirement subjected many retirees to psychosomatic problems and phobic reactions.

Psychological well-being refers to the degrees of interpersonal and intra-individual beneficial processes, which include the interaction with others and perceptions of oneself, which

include the feeling of superiority and personal growth (Anstey et al., 2008). Nevertheless, supportable well-being does not always involve a person to feel well but to cope with the traumatic processes such as frustration, grief and loss which are usual part of everyday life. An individual's long-term well-being can only be enhanced if one is able to handle such an unpleasant or painful feelings. Thus, when negative events remain intense or linger too long, psychological well-being is impaired and interferes with individuals' capacity to work in daily life. However, the subjective well-being is mostly referred to as the psychological well-being component. The second explores the hedonic and the "eudaimonic" aspect of psychological well-being (Agyeman, 2021; Diener, 2000).

Hedonic mostly connotes the abstract sense of happiness which consist of two elements known as affective component (i.e., very positive and poorly negative) and a logical component (i.e., satisfaction). Carruthers and Hood (2004) claimed that people have happiness when they are positive and gratifying. In contrast, "Eudaimonic" characterised the purposeful component of psychological well-being. In spite of the evidence that suggest there have been significant reports of physiological and cognitive capacity in later life, most older adults are seen to be generally satisfied (Agyeman, 2021). Indeed, a plethora of factors militate against the ability to describe and justify the welfare of people in later adulthood. For instance, while a substantial number of cross-sectional studies reported no differences in age-related well-being, longitudinal studies on the other hand reported people with substantial decrease well-being (Burns et al., 2015).

Though, a lot of studies have been conducted on psychological well-being of retirees around the globe. While some studies found that retirement experiences influence psychological well-being of retirees positively, others studies conclude that retirement experiences rather improve the psychological well-being of retirees when it comes to psychological well-being and older adult life. It is on the basis of this that imperative to conduct further research to understand in detail how well-being varies within the older adult population and the variables precipitating this variability in order to determine the level at which psychological well-being can fluctuate through out later life (Anstey et al., 2008). Negative emotions as a result of retirement are associated with corresponding decreased in psychological well-being of the retirees, but to the extent of which these indicators of the association amid positive psychological well-being and health of retirees is yet to be known. Evidence reports that good emotional expression promotes physical health and longevity. There have numeral test reports in which well-being and survival feelings have been correlated (Huppert & Whittington, 2003; Ostir et al., 2001).

Besides, there is closer relationship between positive thoughts, well-being and the immune system. For instance, a common cold test was conducted where several healthy volunteers were treated and quarantined with nasal drops. It was found that the more optimistic the personality of the sample was, the less likely the participants were to get a cold (Cohen et al., 2018), but the negative emotional form of cold was not interrelated. In a related study, the risk of cold was found to decrease in a linear way; an outcome which was not correlated with sociability variations in immune system (Cohen et al., 2018). Furthermore, research indicates that physiological response

to stress has a favourable effect on mood. People in a good mood recovered from stress considerably more quickly than those in a negative mood. Long-term stress reactivity harms immunological function and other physiological functions, while quick stress recovery boosts happiness (Fredrickson et al., 2000).

In contrast to negative effects and pessimism, post-optimism and positive effects had slightly different impacts on the salivary secretion cycle, although both had a consistent tendency. Cohen and Pressman (2006) reported that there was strong evidence that pleasant emotions have a good influence on physical health and longevity, which may be independent of negative emotional levels. It is very significant to note that positive mental factors will affect the health outcomes directly on the neurological, hormonal and immune functions. Similarly, the relation between positive emotions and well-being can also mediate between behavioural and social factors. Thus, happier people are happier friends and also their emotional interactions are good (Watson, 2000).

It is significant to state that as individuals' transit from one phase or position of life to another, the need to satisfactorily meet the varying demands of the new life becomes indispensable resulting in numerous retirement experiences. Thus, this will invariably result in different psychological well-being of the retiree which need to be further explored to provide a deeper knowledge and appropriate recommendations that can be used for policy formulation and practice. It is against this background that this study was set out to assess the influence of retirement experiences among retired teachers in the East Gonja Municipality of the Savannah Region of Ghana.

Retirement from work after meritorious service to one's nation is supposed to be embraced as a positive moment characterised by happiness, satisfaction, and an accomplished life. However, in recent times, retired workers have been confronted with a myriad of problems, such as reduced income status, deteriorated health, and a reduced cycle of relationships (Xie et al. (2021). In view of this, Retirement, instead of being seen as a positive moment, is now characterised by both positive and negative experiences for those yet to retire and even those who have already retired. Although a lot of studies have been conducted on the retirement experiences and psychological well-being of retirees around the globe, it appears that there are opposing findings when it comes to psychological well-being and older adult life. While some studies argue that retirement enhances positive psychological well-being (Anstey et al., 2008), others also present the opposing argument that retirement reduces one's psychological well-being in terms of mental health and quality of life (Huppert & Whittington, 2003; Ostir et al., 2001).

Studies have been conducted to address retirement challenges that workers faced before and even after retirement, but it appears the worries and experiences of those who have retired give an indication that retirement is gradually perceived as a threat instead of being a blessing to most retired Ghanaian workers, including teachers in the East Gonja Municipality in the Savannah Region. Inferring from previous studies, it seems to suggest that the focus of their studies was on planning towards retirement among College of Education tutors (Oteng et al., 2018), an examination of employees' retirement perceptions, mastery, and well-being (Cohen-Mansfield &

Regey, 2018), and academic employees' understandings of workplace well-being (Ofori, 2020). This has resulted in the creation of a knowledge lacuna, which will be bridged in the present study by examining the influence of retirement experiences on psychological well-being of retired teachers in the East Gonja Municipality.

Furthermore, it appears that in the previous studies, their population was composed of tertiary teachers, whose experiences will be quite different from those of teachers at the Basic level since they receive relatively higher pay as compared to the teachers at the Basic level. As a result, this has created a population gap, and this study tends to fill this gap by extending the population to Basic school teachers in the East Gonja Municipality. This study will elicit tailored-made interventions that can assist retired teachers in effectively managing their phase of life. Also, this study will add to the existing body of literature on retirement experiences and psychological well-being. It is on this basis that it is imperative to conduct further research to understand in detail how retirement experiences influence the psychological well-being of retired teachers.

Research Questions

1. What are the experiences of retired teachers in the East Gonja Municipality in the Savannah Region of Ghana?
2. To what extent does retirement experiences influence psychological well-being of retired teachers in the East Gonja Municipality in Savannah Region of Ghana?

Theoretical Review

The theoretical underpinning of this study is guided by integrating two theories namely; the Role theory and the Continuity theory.

Role Theory

Role theory posit that during the transition from one life stage to another, individuals end some roles and eventually enter different roles (George, 1993). Based on this theory, retirement can be characterised as a role transition (Riley & Riley, 1994), when a job role is weakened or even lost and roles associated with family and community are strengthened (Barnes-Farrell, 2003). In instances where individuals' job role is central to their identity and they are overly engaged in their job, transitioning to retirement becomes more difficult compared to individuals who perceive their job role as more stressful, more demanding, or who have experienced more conflicts with their co-workers. Transition to retirement can be experienced as a relief, where there is an opportunity to engage in family and community roles in newly acquired leisure time (Osborne, 2012; Wang et al., 2011). This theory sees one's career as critical to one's identity, and losing this career position leads to a drop in morale and a rise in depression symptoms. The theory accentuates the significance of the role exit and role transition processes in retirement. Ashforth (2000) averred that to the extent that an individual is highly invested in a particular role, such as a work role, the person's feelings of self-worth tend to be associated with the ability to carry out that role in an effective manner. As a result, retirement can be viewed as a role transition (Riley & Riley, 1994).

Role theorists contend that the role loss emanating from the retirement transition can cause people to feel anxious or depressed (Alavi et al., 2023), leading to low levels of well-being in retirement. Retirees' work role identity has been reported to be negatively associated with retirees' psychological well-being (Reitzes & Mutran, 2004). Wang (2007) further stressed that retirees who strongly identify themselves with their work roles are often more likely to experience a decrease in psychological well-being when entering retirement. This can be attributed to the functional importance of work-related roles, which serve to maintain one's positive self-image (Hulin, 2002). Burke (1991) asserted that in instances where these work roles have been central to one's identity, their loss may be an exclusively stressful disruption.

In contrast, retirees who are retiring from an unpleasant job may be less troubled and even pleased with the loss of those work roles (Adams et al., 2002). Similar to individuals who find their job stressful or burdensome, retiring could be a very positive experience, a relief from ongoing strains and conflicts. Additionally, people who retire from jobs that involve high levels of work stress, psychological and physical demands, job challenges, and job dissatisfaction are more likely to enter retirement with low levels of psychological well-being (Wang, 2007).

Continuity Theory

The continuity theory states that the activities, personalities, relationships, and behaviours of older adults are maintained as they were earlier in their lives (Atchley, 1999). It is imperative to note that even as people exit their primary jobs, they tend to maintain their earlier values, self-esteem, and life patterns (Cooper & Beehr, 2017). Atchley (1999) suggested that continuity of lifestyle is maintained by older adults as they adapt to strategies connected to their past experience. Continuity is seen as a flexible, strong probabilistic relationship between the past, present, and likely examples of thoughts, behaviour and social arrangements (Krafft et al., 2014). The craving to get a better understanding of constancy and behaviour change throughout the cycle of aging is the driving force behind the continuity theory. The feedback systems theory of adult development hypothesises that in order to organise and interpret life experiences, people need mental structures (Undiyaundeye, 2016). Moreover, the continuity theory holds that people maintain an internal and external structure of continuity when making adaptive choices in situations and when setting goals (van Solinge & Henkens, 2005). The internal structure is based on the past internal foundations of the individual to make future decisions. The internal structure is stable throughout the course of life and is made up of beliefs, ideas, mental skills, preferences, and personality. The external structure is made up of an individual's social roles and relationships, which maintain a steady lifestyle and self-concept for the person. When this earlier lifestyle is maintained, post-retirement maladjustment is avoided. Mearns (2012) argued that people try to use minimum effort to achieve maximum gain.

Furthermore, continuity theory suggests that an individual's ability to better manage and understand changing conditions comes from what one learns through life experience. The interpretation given to the same objective information may, however, differ from person to person based on motives, experience, knowledge, and social influences. A person's perception of reality

is made up of constructs developed through learning from experience. The theory also assumes that selective investments of time and energy are the endurance of thought and behaviour over time. Individual decision-making is based on their efforts to develop better knowledge and skills based on feedback from past experience. The continuity theory can either produce positive change or negative feedback, which can lead to disorder. The theory can help us understand why some people have developed the way they do. It is evident that people attach value to things differently depending on whether there will be a gain or a loss.

Joseph (2015) posits that losses are felt more intensely than gains; thus, individuals try as much as possible to avoid losses. Change during retirement is therefore linked to the perception of the past; thus, continuity in inner psychological characteristics, social circumstances, and behaviour is produced. Expecting to be satisfied after retirement is related to earlier retirement expectations (Bidewell et al., 2006). These expectations are normally based on some form of preparation the individual is undertaking and also on the knowledge an individual has about the pension scheme. For that reason, pre-retirement lifestyles, better adjustment, and successful aging can be achieved with good retirement planning (Kim & Moen, 2002).

Empirical Review

Exiting employment and entering a life of disengagement not only marks the end of the retiree's socio-economic situation, but it also disrupts the life cycle by increasing free time and causing multiple changes in various aspects of one's life (Agyman, 2021; Curie, 2000). In the light of this, studies have suggested that techniques based on previous experiences are preferred when using internal and external structures. These frameworks enable individuals to cope with varied degrees of change without experiencing a crisis (Petters & Asuquo, 2008). Individuals are believed to be dynamic, analytic, descriptive, evaluative, decisive, goal-oriented, and capable of interpreting inputs and feedback based on life experience (Petters & Asuquo, 2008). Furthermore, individuals are capable of making good decisions based on what they have consistently learned from their daily experiences. When making life decisions and adapting to change, inner ideas and experiences provide motivation, which is necessary for a successful retirement transition. Interestingly, empirical research on the retirement experiences of retirees has yielded contradictory findings.

Head et al. (2023) viewed retirement as a source of relief that allows retirees to pursue interests and leisure activities. Relatedly, Petkoska and Earl (2009) affirmed that retirement is perceived as an opportunity to experience freedom from work pressures, responsibilities and time constraints. Also, Hupper (2009) conceptualised psychological well-being as a positive way of life and it is combination of goodness and quality of life. Contrary, Mein et al. (2003) reported a link between retirement and mental health, where retirement did not affect physical functioning, but it did improve mental health. Lindwall et al. (2017) however, found that retired older adults had better mental health.

Moreover, Diener (2000) asserted that psychological well-being of the individual greatly depends on personal development, self-acceptance, healthy relationships, environmental control,

self-determination and purpose in life. Thus, two important dimensions define the psychological well-being of retirees. The first has to do with how many positive feelings and thoughts people have in terms of joy. Also, previous studies indicate that retirees' former work role, their pre-retirement social background, and their pre-retirement self-esteem and self-efficacy all exert an influence on post-retirement well-being (Reitzes & Mutran, 2004; van Solinge & Henkens, 2008).

Furthermore, Muchemi et al. (2017) claimed that retirement has an impact on retirees' psychological well-being since work provides a sense of purpose and accomplishment. A job provides not only economic rewards but also social networks that satisfy an individual's sense of belonging; yet, following retirement, retirees face a diminished cycle of social contacts with coworkers, friends, and family members, which has the potential to reduce psychological well-being. Similarly, research reveals that retirement has a positive effect on mental well-being after considering the simultaneity of retirement and well-being (Charles, 2004). Pensioners face social isolation, financial challenges, and intense health demands, all of which can lead to depression and make them feel emotionally and physically ill (van der Heide et al., 2013).

According to the authors, both cross-sectional and retrospective research in the United States has shown that retirement preparedness has a favorable impact, including increased positivity, enhanced physical and mental health, and better retirement adjustments. Due to insufficient financial planning, overreliance on public pension schemes, and dysfunctional family structures, no proactive measures are taken to secure a more vibrant life after retirement, which may contribute to poor retirees' overall psychological well-being, leading to exacerbated mental concerns (Nam, 2015). Employees who have a thorough understanding of the pension scheme's rules, on the other hand, are more inclined to incorporate this knowledge into retirement decisions. Individual experiences are influenced and developed by their daily interactions with others as well as what they learn from the media. This suggests that a person's life experiences, such as age, financial literacy, and degree of education, may influence their retirement decisions and, as a result, decide their retirement strategy.

METHODOLOGY

The methodology consists of the design of the study, population and sampling procedures, instruments for data collection, validity and reliability of the instruments, statistical treatment of data and ethical consideration of the study.

Research Design

The study adopted an analytical cross-sectional design of data collection. The researcher collected data at one point and measured the variables of interest as they occurred, and there was no conscious attempt to manipulate any of the variables that were measured in the study. An analytical cross-sectional study is a type of quantitative, non-experimental research design. It seeks to “gather data from a group of subjects at only one point in time” (Schmidt & Brown, 2019, p. 206). Analytical cross-sectional studies often use surveys or questionnaires to gather data from participants. Kesmodel (2018) posited that analytical cross-sectional studies aim to assess

associations between different constructs, such as the attitudes and opinions of people concerning a situation or phenomenon.

Population and Sampling Procedures

The total population of the study included all retired teachers in the East Gonja Municipality who had retired in 2021, 2022, and 2023. The draw and hat method was used, in which 460 pieces of paper with 230 “Yes” and 230 “No” inscriptions were folded and placed in a box, and retired teachers were given an equal opportunity to pick a “Yes” to be a part of the study, and all teachers who picked “Yes” were included in the study, while all who picked “No” were excluded. The justification for using random sampling is that if a sufficiently large number of teachers are chosen and their selection is truly “at random,” then the resulting sample is likely to provide a representative cross-section of the whole” (Denscombe, 2010). 230 people were chosen to participate in the study.

Instruments for Data Collection

The study used Scale of Positive and Negative Experiences (SPANE) and the Psychological Well-being (Flourishing) Scale. Diener et al. (2013) developed the SPANE, a 12-item questionnaire including six items to examine positive moods and six items to assess negative feelings. The Scale of Happy and Negative Experience (SPANE) assigns a score to happy sentiments (6 items) and negative experiences (6 items). The test can be used to calculate an overall affect balance score or separated into positive and negative sentiment scales. The Scale of Positive and Negative Experience (SPANE) produces a score for positive feelings (6-items), and a score for negative feelings (6-items). The measure can be used to derive an overall affect balance score, but can also be divided into positive and negative feelings scales.

Positive Feelings (SPANE-P): SPANE-P is calculated by adding the scores, varying from 1 to 4, for the six items: positive, good, pleasant, happy, joyful, and content. The score can vary from 4 (lowest possible) to 24 (highest positive feelings score).

Negative Feelings (SPANE-N): SPANE-N is calculated by adding the scores, varying from 1 to 4, for the six items: negative, bad, unpleasant, sad, afraid, and angry. The score can vary from 4 (lowest possible) to 24 (highest negative feelings score).

Affect Balance (SPANE-B): The negative feelings score is subtracted from the positive feelings score, yielding a difference score ranging from -24 (unhappiest possible) to 24 (best affect balance conceivable). A respondent with a very high score of 24 states that she or he rarely or never experiences any of the negative sensations and frequently or always experiences all of the pleasant feelings.

Furthermore, the Psychological Well-Being (Flourishing) Scale established by Diener et al. (2009) was used to assess the psychological well-being of retired educators. The scale, also known as the Flourishing Scale, provided an 8-item summary score reflecting the respondent's perceived success in critical areas such as relationships, self-esteem, purpose, and optimism. The scale

calculates a single psychological well-being score. The scale's scoring is the sum of all responses, which range from 1 to 4, for all eight questions. Scores can vary from 4 (the lowest possible) to 32 (the highest possible PWB). A high score on a scale implies a person has a lot of psychological resources and abilities.

Validity of the Instruments

The researcher validated the research instruments in terms of content and face validity. To ensure that the instruments were valid, the content-related technique was used to measure the degree to which the question items reflected the specific areas covered. The researcher requested research experts and experts in psychometrics in the Department of Educational Foundation, University of Education, Winneba, to review the items on the instruments to determine whether the set of items accurately reflected the variables under study. They were asked to read, judge, make recommendations, and give feedback to the researcher. In terms of face validity, the researcher consulted research experts to verify whether the instruments were valid. After the construction of the questionnaires, the researcher reviewed the items with the help of experts in psychometrics, lecturers, and the scrutiny of peers. Their suggestions and recommendations were incorporated to validate the instruments.

Reliability of the Instruments

The instruments were pilot tested in Winneba in the Effutu Municipality. Winneba was selected because it has similar characteristics to the actual study sample. 35 participants were given a questionnaire to respond to. The data that was generated from this pilot test was entered into the Statistical Package for Social Sciences (SPSS version 25.0) to compute the reliability coefficient. The computation of the Cronbach alpha reliability coefficient was done according to the various sections of the instrument that were specifically directed towards the selected variables for the study. The Scale of Positive and Negative Experiences (SPANE) produced a reliability coefficient of .89, and the Psychological Well-Being (Flourishing) Scale yielded a Cronbach alpha of .85.

Statistical Treatment of Data

After data collection and cleaning, it was entered into the Statistical Package for Social Sciences (SPSS version 25) according to the various sections of the questionnaire. Research question one was analysed using means and standard deviation, while research question two was analysed by means of linear regression.

Ethical Consideration of the Study

In order not to violate the principle of informed consent in social research, letters of introduction were sent to the school authorities to seek permission before the conduct of the study. In these letters, the purpose of the study was clearly stated to both the respondents and the schools' authorities. To ensure confidentiality, the respondents were assured that their identities would be concealed. In achieving this purpose, teachers were given numbers that they wrote on their

questionnaire sheets instead of their names, which made it difficult for people to identify the respondents. Individual respondents were assured of voluntary withdrawal from the study.

RESULTS

Research Question One: What are the experiences of retirees in the East Gonja Municipality in the Savannah Region of Ghana?

The research question sought to find out retirees' experiences using the positive and negative experience scales. The assertions were twelve in number, with six positives and six negatives. The replies were graded based on means and standard deviations. Positive comments were not altered, but negative statements were reverse-scored to provide a fair and impartial representation of responses. The scoring was based on agreed-upon and disagreed-with dimensions on a 1-to-4 Likert-type scale. The requirement of 2.50 was determined using the formula $1+2+3+4=10/4=2.50$. Following that, mean values of 2.50 or greater than 2.50 were found for the agreed-upon dimension and mean values less than 2.50 for the disagreed-upon dimension. Low, moderate, and high retirement experiences were determined by comparing frequency ranges to a mean criterion. Table 1 presents the results as follows:

Table 1: Retirement Experience of Retirees

Statements	Mean	SD
I positive feelings about my retirement	3.38	.790
I harbour negative feelings about my retirement	2.07	.828
I feel good when I look at my retirement	3.60	.600
I have bad feelings about my retirement	2.00	.800
I feel lovely with my co-workers, friends and family members	3.30	.900
I see myself of being unfriendly to my co-workers, friends and family members	2.04	.830
I feel happy about my retirement	3.14	.770
I am feeling sad when I look at my retirement	2.04	.830
I suddenly feel afraid after my retirement	2.10	.793
I am joyful about my retirement	3.50	.700
I feel angry after I exited from the teaching profession	2.10	.793
I am satisfied after I finally retired	3.60	.600

Source: Field Data (2024)

Table 1 indicates results on the retirement experience of retirees. It is evident that most respondents agreed with all positive statements and disagreed with the negative statements. For instance, retirees agree they felt positive about retirement ($M=3.38$, $SD=.790$) while others also felt good about retirement ($M=3.60$, $SD=.600$). Again, retirees agreed that they felt lovely with retirement ($M=3.30$, $SD=.900$) while also feeling happy about retirement ($M=3.14$, $SD=.770$). Furthermore, retirees agreed that they felt joyful about retirement ($M=3.50$, $SD=0.700$) while also feeling satisfied with retirement ($M=3.60$, $SD=.600$).

However, retirees disagreed that they felt negative about retirement ($M=2.07$, $SD=.828$) while also not feeling bad about retirement ($M=2.00$, $SD=.800$). Again, retirees disagreed that they become unfriendly about retirement ($M=2.04$, $SD=.830$) while others also disagreed that they are not feeling sad about retirement ($M=2.04$, $SD=.830$). Furthermore, retirees disagreed that they felt afraid about retirement ($M=2.10$, $SD=.793$) while also not feeling angry about retirement ($M=2.10$, $SD=.793$). Based on the results, it can be said that retirees positively experienced their retirement with fewer regrets in their job transition. Most of the retired teachers experience positive emotions, express optimism, and are satisfied in their lives, where they had positive feelings in life.

Research Question Two: To what extent does retirement experiences influence psychological well-being of retired teachers in the East Gonja Municipality in the Savannah Region of Ghana?

In this study, retirement experiences denote both the positive and negatives emotions that retirement generates in the lives of teachers who have exited the teaching profession.

The question sought to determine the extent to which retirement experiences influence psychological well-being of retirees in the East Gonja Municipality in the Savannah Region of Ghana. In order to analyse this research question, linear regression was employed and the results are presented in Table 2 as follows:

Table 2: Results of Regression Analysis of Retirement Experience Predicting Retirees' Psychological Well-Being (PWB)

Variable	B	SEB	B	R	T	Sig.	R ²	Ad R ²	F	P
PWB	.857	.060	.164	.857	2.75	.000	.073	.070	23.4	.000

Source: Field Data (2024)

*Significant @ 0.05 level

- a. Predictors: (Constant), (Retirement Experience)
- b. Dependent Variable: Psychological Well-Being

Table 3 shows the results of a regression analysis of retirement experience versus retirees' psychological well-being. The findings revealed that retirement experience was favorably associated with retirees' psychological well-being, with a correlation value of .857. The regression

results showed that retirement experience explained 7.3% of the variance ($R^2 = 0.73$, $F(1, 228) = 23.4$, $p = .000$). This implies that 7.3% of the variables in psychological well-being may be explained by one's retirement experience.

The findings indicate that retirement experience predicts psychological well-being ($\beta = .857$, $p = .000$). The findings imply that an increase in happy retirement experiences will result in improved psychological well-being among retirees. The results revealed an effect size of .02, which was considered small by Cohen's (1988) formula.

DISCUSSION

From the findings, it was found that retirees positively experienced their retirement with fewer regrets about their job transition. This explains that retirees experience positive emotions, express optimism, and are satisfied with their lives because they have positive feelings in life. This could probably be due to the fact that they had previously planned well for their retirement and eagerly anticipated it. This result is consistent with Head et al. (2023), whose findings reported that retirement is a source of relief that allows retirees to pursue interests and leisure activities, hence making their retirement experience a positive one with minimal regrets.

Additionally, this affirms the findings of Petkoska and Earl (2009), whose findings reported that retirement is perceived as an opportunity to experience freedom from work pressures, responsibilities, and time constraints. A possible explanation for these positive experiences of retirees could be attributed to a variety of factors, such as good mental health, having additional sources of income, having supportive families, friends, and loved ones, and effectively managing leisure activities. Besides, the findings of this study align with the argument advanced by Arisanti and Hakim (2023) and Butterworth et al. (2006), which espoused that control of life transitions and the likelihood of retiring at the expected time contribute to higher mental and physical health levels, positive retirement experiences, and better life satisfaction. Recognition and appreciation of the fact that one has a healthy and physically functioning body are fundamental to how retirees experience well-being.

Furthermore, it was found that retirement experience is positively associated with retirees' psychological well-being. The results meant that a unit increase in positive retirement experience will lead to positive retirees' psychological well-being. The findings corroborate with the findings of Muchemi et al. (2017), who posited that retirement has an impact on retirees' psychological well-being since work provides a sense of purpose and accomplishment. A job provides not only economic rewards but also social networks that satisfy an individual's sense of belonging; yet, following retirement, retirees face a diminished cycle of social contacts with coworkers, friends, and family members, which has the potential to reduce psychological well-being. Relatedly, Charles (2004) buttressed the assertion that retirement has a positive effect on mental well-being after considering the simultaneity of retirement and well-being.

The result is further substantiated by the findings of Diener (2000), which postulated that the psychological well-being of the individual greatly depends on personal development, self-

acceptance, healthy relationships, environmental control, self-determination, and purpose in life. This explains that if the retirement experiences of the retirees are positive, they will invariably resort to the positive psychological well-being of the retiree. This justifies the definition of psychological well-being given by Hupper (2009), which says that it refers to a positive way of life and is a combination of goodness and quality. Similarly, Mein et al. (2003) reported a link between retirement and mental health and argue that retirement did not affect physical functioning, but it did improve mental health. This is further corroborated by Lindwall et al. (2017), who posited that retired older adults had better mental health and, as a result, improved psychological well-being. Another possible explanation could be that if retirees have adequately planned for their retirement, they will anticipate it with optimism and joy, which is a potential recipe for psychological well-being after retirement.

CONCLUSION AND RECOMMENDATIONS

From the foregoing, it was realised that most of the retired teachers in the East Gonja Municipality in the Savannah Region of Ghana experience positive emotions, express optimism, and are satisfied with their lives in their retirement phase of life. This explains why majority of them had experience positive feelings in their lives. It was therefore recommended that the retired teachers should be encouraged to join social clubs, organisations and associations where they would be belonged and well connected to people so as to release stress and sustain the positive emotions, be optimistic and satisfied with their lives.

It was realised that retirement experiences have significant influence on the psychological well-being of retired teachers in the East Gonja Municipality. In view of this, the study recommends that Guidance and Counselling coordinators at the Education Directory of the East Gonja Municipality should organise regular post-retirement workshops, seminars and orientation programmes to equip retired teachers to manage their retirement lives so that they will be satisfied and optimistic about their retirement, which will invariably guarantee their psychological well-being.

Implications for Counselling Practice

Retirees positively experienced their retirement during their job transition in the East Gonja Municipality, and in view of that, it is imperative that the counsellors and psychologists initiate group guidance programmes for retirees to socialise and integrate well their colleague retirees, friends, loved ones and family members so that they will not feel isolated, dejected and unimportant. Besides, counsellors should design counselling programmes that caters for the unique experiences of retirees' feelings and experiences. Also, counsellors should make conscious efforts to organise individual counselling sessions for retirees in the aspect of health, economic, or social-related issues since this will translate into them experiencing positive emotions and positive feelings in their lives.

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