

ADJUSTING ADULT EDUCATION PROGRAMME FOR EFFECTIVE SERVICE DELIVERY OF RETIREMENT EDUCATION PROGRAMMES IN ENUGU STATE

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Abstract

Retirement education programme is designed to help individuals plan for and navigate their retirement years effectively. This study examined the potentials for adjusting the existing adult education programme to ensure effective service delivery in the retirement education programmes in Enugu State. Three research questions and three hypotheses were formulated as a guide to this study. Descriptive survey design was adopted. A structured questionnaire, validated by three experts for face validity and having a reliability coefficient of 0.86, was used as the data collection instrument. The population for the study comprised 1,010 civil servants. A sample size of 287 was used for the study. Data collected were analyzed using descriptive statistics and independent sample t-tests. Results showed that retired civil servants were faced with challenges ranging from financial insecurity, cost of healthcare services, and inadequate housing, to lack of social support. The study also revealed that, adult education programmes, largely, could equip civil servants with the necessary information, to face the challenges of transitioning to retirement. Lastly, improving financial planning education, subsidizing healthcare services and the establishment of affordable housing options are some of the initiatives that could be implemented to address the identified challenges faced by retirees in Enugu State. The study recommended among others that pre-retirement programmes should be made mandatory as part of the civil service training curriculum in Enugu State. These programmes could be developed collaboratively between the government, adult education providers, financial and healthcare institutions.

Keywords: Adult Education, Retirement Education, Effective service delivery

Introduction

Adjusting adult education programmes is essential for enhancing the effective service delivery of retirement education programmes, particularly in Enugu State, where many civil servants face uncertainties upon retirement. The transition from active service to retirement can be challenging due to inadequate preparation, insufficient financial planning, limited healthcare access, and a lack of structured post-retirement engagement. To address these challenges, adult education must be strategically realigned to provide comprehensive retirement education that equips civil servants with the necessary knowledge and skills for a secure and fulfilling post-retirement life. Retirement, often perceived as a period of rest, has become a complex socio-economic issue with significant implications worldwide. The increasing global ageing population underscores the need for robust retirement education. According to the United Nations Department of Economic and Social Affairs (2019), the global population aged 65 and older is projected to reach 1.5 billion by 2050. Similarly, Nigeria is experiencing rapid population ageing, with the proportion of individuals aged 60 and above expected to rise significantly (United Nations Population Fund, 2016). This demographic shift necessitates targeted adult education interventions to support retirees in navigating the financial, social, and health-related challenges of retirement.

One of the primary concerns for retirees is financial security. Pension coverage varies widely across regions, with developed countries having a higher proportion of retirees receiving pensions compared to developing nations. The World Bank (2023) reports that over 95% of retirees in Europe receive pension benefits, whereas only 26% of retirees in Central and Southern Asia and 23% in sub-Saharan Africa have access to pensions. Nigeria's social

security system remains underdeveloped, with many retirees, particularly those from the informal sector, lacking sufficient financial support (World Bank, 2020). Inflation and irregular pension adjustments further exacerbate the financial difficulties faced by retirees (Agba & Ugwu, 2021). Effective retirement education programmes must, therefore, prioritize financial literacy, pension planning, and investment strategies to ensure financial stability after retirement. Healthcare planning is another critical aspect of retirement education. Life expectancy varies significantly between developed and developing countries, with higher-income nations recording longer retirement periods due to better healthcare access. The World Health Organization (2023) estimates the average life expectancy at birth to be 80 years in high-income countries compared to 73.5 years in low-income countries. The availability of healthcare professionals is also a concern, as African countries have only 0.1% physicians per 1,000 residents compared to 2.7% in developed nations (World Bank, 2023).

In Nigeria, retirees often struggle with healthcare costs and inadequate access to medical services, making it crucial for retirement education programmes to include health management, medical insurance options, and wellness strategies. Beyond financial and healthcare concerns, social support systems play a vital role in retirees' well-being. While multigenerational households in developing countries provide some level of care, the evolving socio-economic landscape is altering traditional family structures. The United Nations Population Fund (2016) estimates that 47% of older persons in developing regions live with their children or grandchildren, compared to 19% in developed regions. However, reliance on family support may not always be sustainable. Retirement education must incorporate aspects of social engagement, lifestyle planning, and community participation to enhance retirees' quality of life. Given the significant challenges retirees face, particularly in Nigeria, there is a growing need to adjust adult education programmes to better prepare civil servants for retirement. A well-structured retirement education programme should cover financial planning, pension benefits, budgeting, healthcare planning, housing considerations, social networks, and post-retirement activities. By integrating these components into adult education, civil servants can transition smoothly into retirement with confidence, security, and a clear plan for their post-service years.

Adult education has been known to be a tool for empowering adults with the necessary skills and knowledge to live a fulfilling life, it can be more impactful when tailored to the specific needs of those approaching retirement, particularly civil servants. This is so because; adult education offers a flexible, structured, accessible, and social learning environment for its learners. Adult education is delineated as a structured educational programme tailored for adults, aiming to acquire new skills, enhance knowledge, and elevate their societal standard of living (Ugwuoke, 2015). Nzeneri (2010) aligning with the perspective of the United Nations Economic, Social, and Cultural Organisation (UNESCO), defines adult education as the comprehensive array of organised educational processes, irrespective of content, level, or methods, whether formal or otherwise. This encompasses activities that either extend or substitute initial education in schools, colleges, or universities, as well as apprenticeships. Two main objectives of adult education are to help individuals develop holistically and to actively participate in healthy, independent, and balanced social, economic, and cultural development. Consequently, adult education programmes can be designed for retiring civil servants, keeping in mind their age, time, background and the challenges that come with retirement. Most civil servants juggle work and family commitments. Adult education programmes offer flexible learning options, including evenings, weekends, and online courses, to accommodate busy schedules (Institute on Aging, 2023). Unlike generic retirement planning resources, adult education programmes can be tailored to the specific concerns of civil servants. This includes understanding their pension structure, healthcare benefits, and navigating the transition out of a structured work environment to the stark realities of life filled with uncertainties. To ensure wider accessibility and care to individuals who may not be comfortable with English, the programme can be offered in local languages like Yoruba, Hausa, Igbo, or even Pidgin English

(Ezenwa & Emeka, 2018). This removes a potential barrier and allows a broader range of civil servants to benefit from the educational opportunities. Recognising the time constraints of busy civil servants approaching retirement, the programme delivery can embrace flexible learning models. For instance, utilising online learning platforms will allow for self-paced learning at the convenience of civil servants (Institute on Aging, 2023). Blended learning approaches, combining online modules with in-person sessions, can offer a balance between independent learning and interactive group discussions. This caters to diverse learning styles and preferences, ensuring maximum engagement of civil servants.

Retirement preparedness among Nigerian civil servants remains inadequate, leading to significant financial, health, and social challenges post-retirement. In Enugu State, retirees often face difficulties such as financial instability due to the sudden loss of a regular income, delayed pension and gratuity payments, anxiety over housing, lack of occupational engagement, declining social status, deteriorating health, physical disabilities, and poor nutrition. These challenges are further compounded by inadequate retirement planning and the absence of pre-retirement counselling. Many civil servants transition into retirement without a structured plan, and employers rarely provide the necessary guidance or training to help them navigate this phase effectively. As a result, a considerable number of retirees struggle to meet their basic needs, with some even resorting to begging, particularly those who retired without financial preparation. Despite the existence of adult education programmes, their effectiveness in preparing civil servants for retirement remains questionable. Current adult education initiatives may not sufficiently address critical aspects such as financial literacy, pension management, healthcare planning, and post-retirement lifestyle adjustments. The lack of a targeted and well-structured retirement education programme leaves many retirees ill-equipped to handle the economic and psychological realities of life after work. This study seeks to bridge this gap by proposing adjustments to adult education programmes to enhance their role in preparing civil servants for a stable and fulfilling retirement in Enugu State.

Statement of the Problem

Retirement marks a significant transition in the life of every civil servant, ideally characterized by financial stability, good health, and a well-structured lifestyle adjustment. In an ideal situation, civil servants should be adequately prepared for retirement through comprehensive education programmes that equip them with knowledge on financial planning, pension management, healthcare access, and post-retirement social integration. Such programmes should ensure that retirees experience a smooth transition into this phase of life without undue hardship. However, in reality, many Nigerian civil servants, particularly those in Enugu State, retire without adequate preparation, leading to financial insecurity, deteriorating health conditions, and psychological distress. The delay in the payment of pensions and gratuities further exacerbates their challenges, pushing many retirees into poverty and social isolation. Additionally, the absence of structured pre-retirement counselling and a lack of awareness about the importance of financial planning leave many retired civil servants struggling to sustain themselves. Existing adult education programmes may not be effectively addressing these issues, as they often lack specific content on retirement planning and post-retirement adjustments. Given these challenges, there is a pressing need to restructure adult education programmes to enhance the effective delivery of retirement education in Enugu State. This study seeks to explore how adjusting adult education initiatives can provide retiring civil servants with the necessary knowledge and skills to navigate the financial, social, and health-related aspects of retirement. By doing so, the study aims to contribute to policies and practices that promote a more secure and fulfilling post-retirement life for civil servants in Enugu State.

Purpose of the study

This study examined the potential for adjusting adult education programme for effective service delivery of retirement education programmes in Enugu State. Specifically, the study sought to:

1. examine the extent to which the existing adult education programme in Enugu State equip individuals with the knowledge and skills necessary for retirement preparation;
2. examine the challenges faced by retired civil servants in Enugu State
3. identify potential initiatives for addressing the challenges encountered by retirees in Enugu State

Research questions

The following research questions guided the study;

1. To what extent does the existing adult education programme in Enugu State equip individuals with the knowledge and skills necessary to prepare for retirement?
2. To what extent do retired civil servants in Enugu State experience difficulties?
3. What potential initiatives could be implemented in addressing the challenges faced by retirees in Enugu State?

Hypotheses

1. There is no significant difference between the mean responses of male and female civil servants on the extent the existing adult education programme in Enugu State equip individuals with the knowledge and skills necessary to prepare for retirement
2. There is no significant difference between the mean responses of male and female civil servants on the extent retired civil servants in Enugu State experience difficulties
3. There is no significant difference between the mean responses of male and female civil servants on the potential initiatives that could be implemented to addressing the challenges faced by retirees in Enugu State

Methods

The study adopted a descriptive survey design, which enabled the researchers to utilize questionnaires in determining the opinions and perceptions of civil servants regarding the various challenges faced by retiring and retired civil servants in Enugu State, Nigeria. The study was conducted at the Enugu State Civil Service Commission. The population comprised 1,010 civil servants across ten departments of the commission. The sample size was determined using Taro Yamane's formula, and a stratified proportionate sampling technique was employed to select 287 civil servants for the study. A structured questionnaire designed by the researcher served as the instrument for data collection. The questionnaire was divided into two sections: Section A, which gathered information on the characteristics of civil servants, and Section B, which was structured into three clusters based on the specific objectives and research questions. Responses to research questions one and two were measured using a four-point Likert scale: Very Great Extent (VGE) (4 points), Great Extent (GE) (3 points), Little Extent (LE) (2 points), and Very Little Extent (VLE) (1 point). Research question three utilized another four-point Likert scale: Strongly Agree (SA) (4 points), Agree (A) (3 points), Disagree (D) (2 points), and Strongly Disagree (SD) (1 point). The instrument underwent validation by three experts—two from the Department of Adult Education and Extra-Mural Studies and one from the Department of Measurement and Evaluation, all at the University of Nigeria, Nsukka. Reliability was established using Cronbach's Alpha, yielding a reliability coefficient of 0.86, indicating a high level of reliability. Data collection was conducted using the mail method, with permission obtained from the Heads of Departments at the Enugu State Civil Service Commission to administer the questionnaire. Written informed consent was secured, detailing the study's objectives and duration, ensuring respondents' participation. Data analysis involved both descriptive and inferential statistics. Mean and standard deviation were used to address the research questions, with a criterion mean of 2.50 serving as the benchmark for decision-making. Items with a mean score of 2.50 and above were considered accepted by respondents,

while those below 2.50 were considered unaccepted. An independent sample t-test was employed to examine differences in the mean responses of male and female civil servants at a significance level of $p < 0.05$. All statistical computations were performed using the Statistical Package for Social Sciences (SPSS) version 25.0.

Results

Table 1: Mean responses of the respondents' on the extent to which existing adult education programme in Enugu State equip individuals with the knowledge and skills necessary to prepare for retirement

S/ N	Item Statements	Male Mean (\bar{X})	Female Mean (\bar{X})	Overall Mean (\bar{X})	Overall SD	Dec isio n
1	Adult education programme provides one with information necessary for managing finances in retirement	2.35	2.61	2.48	0.07	LE
2	Confidence about making financial decisions can be built after participating in a financial literacy programme	2.45	2.69	2.57	0.97	GE
3	Adult education programme offers helpful resources for accessing healthcare services after retirement	2.70	3.02	2.86	0.87	GE
4	Through health literacy programmes, one can feel equipped to navigate the healthcare system	2.60	2.92	2.76	0.85	GE
5	Adult education programme can adequately prepare one for the challenges of transitioning to retirement	2.61	2.91	2.76	0.81	GE
6	I would recommend adult education programmes to others approaching retirement	2.58	2.88	2.73	0.84	GE
Grand Mean		2.55	2.83	2.69	0.74	GE

Note: \bar{X} =Mean, SD=Standard Deviation, N = Number of Respondents=287, GE = Great Extent, LE = Low Extent

From Table 1, it can be seen that item statements 2-6, had mean scores above 2.50 indicating that adult education programme is capable of empowering civil servants economically and health wise, respectively.

Hypothesis 1: There is no significant difference between the mean responses of male and female civil servants on the extent existing adult education programme in Enugu State equip individuals with the knowledge and skills necessary to prepare for retirement

The Results of Hypothesis 1 are presented on table 2

Table 2: t-test analysis of difference in respondents' views on the extent to which existing adult education programme in Enugu State equip individuals with the knowledge and skills necessary to prepare for retirement

Gender	N	\bar{X}	SD	t-cal	df	P-value	Decision
Male	169	2.55	0.55	6.82	285	0.00	Sig.
Female	118	2.83	0.62				

\bar{X} = Mean; SD = Standard Deviation; t -critical = 1.96; t -cal = t -calculated value; N = Number of respondents for each category; df = Degrees of freedom; Sig = Significant at 0.05 level

This hypothesis was tested by carrying out an independent sample t -test by comparing respondents' views on the extent to which existing adult education programme in Enugu State equip individuals with the knowledge and skills necessary to prepare for retirement

There was a significant difference in the mean response for male civil servants (\bar{X} = 2.55, SD = 0.55) and female civil servants (\bar{X} = 2.83, SD = 0.62), t -cal (285) = 6.82, p = 0.00 at 0.05 level of significance. Following this result, the null hypothesis was rejected. Hence, the responses of civil servants differ by the various respondents.

Research question two: To what extent do retired civil servants in Enugu State experience difficulties? Results of Research Question one are presented on table 3

Table 3: Mean responses of the respondents' on the extent to which retired civil servants in Enugu State experience difficulties

S/N	Item Statements	Male Mean (\bar{X})	Female Mean (\bar{X})	Overall Mean (\bar{X})	Overall SD	Decision
1	Retirees in the State are concerned about making ends meet with their current pension.	3.02	2.86	2.94	0.87	GE
2	Retirees in the State usually have unexpected financial burdens that are difficult to manage.	2.91	2.75	2.83	0.86	GE
3	Retirees in the State have difficulty accessing the healthcare services they need.	3.10	2.96	3.03	0.74	GE
4	The cost of healthcare services is a significant burden on their budget.	3.01	2.87	2.94	0.87	GE
5	Retirees in the State usually feel insecure and uncomfortable in their current living situation.	2.60	2.44	2.52	0.98	GE
6	Befitting housing is becoming increasingly difficult to attain by retirees in the State.	2.79	2.63	2.71	0.83	GE
7	Retirees feel isolated.	2.75	2.61	2.68	0.86	GE
8	Retirees lack a sense of belonging in their various communities.	2.80	2.68	2.74	0.89	GE
	Grand Mean	2.87	2.71	2.79	0.86	GE

Note: \bar{X} =Mean, SD =Standard Deviation, N = Number of Respondents=287, GE = Great Extent

The results presented in Table 3 showed the mean and standard deviation of respondents responses on the extent to which retired civil servants in Enugu State experience difficulties. The results showed that respondents accepted item statements 1-8 (\bar{X} > 2.50), indicating that retired civil servants in Enugu State experienced one form of difficulty to another ranging from health, finances and housing to social support.

Hypothesis 2: There is no significant difference between the mean responses of male and female civil servants on the extent retired civil servants in Enugu State experience difficulties

The Results of Hypothesis 2 are presented on table 4

Table 4: t-test analysis of difference in respondents' views on the extent to which retired civil servants in Enugu State experience difficulties

Gender	N	\bar{X}	SD	t-cal	df	P-value	Decision
Male	169	2.87	0.32	5.81	285	0.00	Sig.
Female	118	2.71	0.38				

\bar{X} = Mean; SD = Standard Deviation; t-critical = 1.96; t-cal = t- calculated value; N = Number of respondents for each category; df = Degrees of freedom; Sig = Significant at 0.05 level; NS = Not significant.

This hypothesis was tested by carrying out an independent sample t-test by comparing respondents' views on the extent-retired civil servants in Enugu State experience difficulties. There was a significant difference in the mean response for male civil servants (\bar{X} = 2.87, SD = 0.32) and female civil servants (\bar{X} = 2.71, SD = 0.38), t-cal (285) = 5.81, p = 0.00 at 0.05 level of significance. Following this result, the null hypothesis was rejected. Hence, the responses of civil servants differ by gender.

Research question three: What potential initiatives could be implemented to addressing the challenges faced by retirees in Enugu State?

Results of Research Question three are presented on table 5

Table 5: Mean responses of the respondents on the potential initiatives could be implemented to addressing the challenges faced by retirees in Enugu State

S/N	Item Statements	Male Mean (\bar{X})	Female Mean (\bar{X})	Overall Mean (\bar{X})	Overall SD	Decision
1	Improved financial planning education for civil servants before retirement would be beneficial.	2.72	2.60	2.66	0.83	Agreed
2	Subsidized healthcare services for retirees would be helpful in managing healthcare costs.	2.92	2.78	2.85	0.89	Agreed
3	Establishing a dedicated health insurance scheme for retired civil servants would be beneficial.	2.95	2.83	2.89	0.85	Agreed
4	Offering free health checkups and screenings for retired civil servants would be helpful.	2.83	2.71	2.77	0.91	Agreed
5	Establishing affordable housing options specifically for retired civil servants would be valuable.	3.12	2.98	3.05	0.78	Agreed
6	Creating social support groups or community programs for retirees would be beneficial in combating loneliness and isolation.	2.88	2.78	2.83	0.88	Agreed
7	Providing ongoing educational workshops and resources for retirees on various topics would be helpful.	2.90	2.78	2.84	0.86	Agreed
	Grand Mean	2.90	2.78	2.84	0.86	Agreed

Note: \bar{X} =Mean, SD=Standard Deviation, N = Number of Respondents=287

The result in Table 5, suggested item statements 1-7 were indicated by the respondents as initiatives could be implemented to addressing the challenges faced by retirees in Enugu State.

The Results of Hypothesis 3 are presented on table 6

Table 6: t-test analysis of difference in respondents' views on the initiatives that could be implemented to addressing the challenges faced by retirees in Enugu State

Gender	N	\bar{X}	SD	t-cal	df	P-value	Decision
Male	169	2.90	0.39	1.76	285	0.08	NS
Female	118	2.78	0.73				

\bar{X} = Mean; SD = Standard Deviation; t-critical = 1.96; t-cal = t- calculated value; N = Number of respondents for each category; df = Degrees of freedom; Sig = Significant at 0.05 level; NS = Not significant.

This hypothesis was tested by carrying out an independent sample t-test that compares respondents' views on the initiatives that could be implemented to addressing the challenges faced by retirees in Enugu State. There was no significant difference in the mean response for male ($\bar{X} = 2.90$, $SD = 0.39$) and female civil servants ($\bar{X} = 2.78$, $SD = 0.73$), $t\text{-cal}(285) = 1.76$, $p = 0.08$ at 0.05 level of significance. Following this result, the null hypothesis was not rejected. Hence, the responses of civil servants do not differ by gender.

Discussions

The study found that retired civil servants in Enugu State experienced one form of difficulty to another ranging from health, finances and housing to social support. Health issues, for instance, pose a significant problem for retirees in Nigeria due to several interconnected factors. These factors create a complex situation where many retirees struggle to access quality healthcare and manage the financial burden of medical expenses. For instance, many Nigerian retirees rely solely on pensions, which can be insufficient to cover rising healthcare costs, especially with this current inflation hitting the country's economy. Nigeria's healthcare system heavily relies on out-of-pocket payments, placing a financial burden on retirees who may have limited savings. Daramola et al. (2018) highlight this challenge, noting the "greater healthcare needs and increased out-of-pocket health spending despite diminished incomes" faced by retirees. In a similar finding by Okafor and Ugwuibe (2020), more than 80% of retirees relied on self-support for medical upkeep because a significant number of them were not covered under the national health insurance scheme. For this reason, they were not able to access healthcare when sick. Therefore, they suffer from pains that affect their well-being and other related health issues. Such as arthritis, waist pain, partial deafness, etc. These and many other health challenges restricted them from looking after themselves and their homes.

Findings from the study showed that inadequate housing constitutes one of the major problems confronting retirees. Supporting this finding, Adisa, Agunbiade, and Akanmu (2008) established that home ownership was among the most important wishes for the majority of retirees surveyed, followed by excellent health care, adequate income, children's economic independence, and food. However, there were no applicable regulations in place in Nigeria to satisfy the housing requirements of retirees. A greater number of pensioners live in rented houses located in the urban areas of the State. Although they enjoyed some facilities that come with the house like electricity and pipe-borne water supply, it is still disheartening that they share facilities like bathrooms and toilets with other residents living in separate apartments.

The study discovered that adult education programmes could be a powerful tool for empowering retirees, offering them the knowledge and skills to navigate the challenges and opportunities of retirement. These programmes can lead to both economic and health benefits, fostering a more secure and fulfilling later life. For example, a financial literacy programme is capable of equipping retirees with financial literacy that will empower them to make informed decisions about budgeting, managing investments, and avoiding fraud (Lusardi & Mitchell, 2014). Workshops can teach them about various financial products, retirement planning strategies, and how to maximise their retirement income. This knowledge can help them stretch

their savings further and achieve greater financial security (Lusardi & Mitchell, 2017). Encouraging entrepreneurial ventures can provide retirees with a source of income and a sense of purpose (Yang, 2011). Adult education programmes can offer courses on starting a small business, identifying market opportunities, marketing goods or services, and navigating the legalities of running a business. These skills can empower retirees to become self-sufficient and contribute to the local economy. Knowledge is power when it comes to health. Adult education programmes through health literacy can offer workshops on healthy ageing, nutrition, chronic disease management, and preventive healthcare practices (World Health Organisation, 2020).

The study found that initiatives, such as the enhancement of financial planning education for civil servants before retirement are imperative. Implementing subsidised healthcare services will enable retirees to effectively manage healthcare costs. Furthermore, offering complimentary health checkups and screenings to retired civil servants is essential for preventive care. Affordable housing options tailored specifically to the needs of retired civil servants should be established to address their housing requirements. Additionally, the creation of social support groups or community network programmes such as senior centres, intergenerational networks, social outings, etc. are vital to combat loneliness among retirees.

Lastly, providing retirees with on-going learning opportunities could serve to enrich their post-retirement lives where necessary. Independent sample t-test result, reveals the extent to which the difficulties confronting civil servants and the extent adult education programme is capable of equipping civil servants transitioning into retirement differ by gender, respectively. The male folk seem to be the ones that are the worst hit by the numerous challenges that come with retirement relative to the female folk. However, female civil servants recognised adult education programmes as a tool that can help address the issues associated with retirement than their male counterparts. Finally, the t-test result shows that the responses of both male civil servants as regards the initiatives for addressing the difficulties that come with retirement do not differ by their gender.

Conclusion

Retired civil servants in Enugu State face several issues impacting their well-being. These issues encompass healthcare, finances, housing, and social support. Healthcare emerged as a significant concern due to limited access to quality care and the financial burden of medical expenses in the country. Insufficient pensions and Nigeria's reliance on out-of-pocket payments create a complex situation where many retirees need help managing their health needs. The need for more adequate housing was another major difficulty. While some retirees live in rented apartments with basic amenities, they often share facilities with other tenants, compromising privacy and comfort. Adult education has the potential to empower civil servants approaching retirement. These programmes when tailored to their retirement planning needs, can equip them with the knowledge and skills to navigate financial planning, explore entrepreneurial ventures, and prioritise health through workshops on healthy ageing and preventive care. Additionally, the initiatives proposed to address these challenges were seen as equally beneficial by both male and female civil servants.

Recommendations

Based on the findings of this study, the following recommendations are made:

1. There is the need to tailor adult education programmes to specific needs of civil servants approaching retirement.
2. There is a need for partnership between government agencies, NGOs, financial institutions, and healthcare providers to create a comprehensive support system for retirees.
3. Adult education programmes should be expanded to offer variety of courses specifically tailored to the needs of retirees, including financial literacy, health literacy, starting a small business, and navigating legalities related to running a business.

4. Lifelong learning opportunities should be promoted. This will encourage retirees to stay engaged by offering ongoing learning opportunities such as workshops, seminars, and lectures on various topics of interest.
5. A complimentary health checkups and screenings should be organised for retirees. By regularly offering preventive healthcare services to identify potential health issues early, leading to better health outcomes and potentially lower long-term healthcare costs if necessary.
6. Affordable housing options should be included in government policies. This will facilitate the construction or renovation of housing complexes catering specifically to the needs and budget constraints of retirees. Consider features like safety, accessibility, and proximity to essential amenities.
7. The establishment of social support groups is highly needed for retirees. Creating opportunities for retirees to connect with each other through senior centers, social outings, or intergenerational programmes, can combat loneliness and isolation, fostering a sense of community and belonging.

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