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**EDUCATIONAL GERONTOLOGY AS A STRATEGY FOR PREPARING LECTURERS IN RIVERS STATE-OWNED UNIVERSITIES TOWARDS ACTIVE RETIREMENT**

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**Abstract**

This study examined educational gerontology as a strategy for preparing lecturers in Rivers State-Owned universities towards active retirement. The study was guided by three objectives from which three research questions were derived. The research design adopted in this study was the descriptive survey design with a population of 196 lecturers and educational gerontology experts. This comprises 186 lecturers of the Faculties of Education in the two universities owned by Rivers State Government which are Rivers State University (RSU) and Ignatius Ajuru University of Education (IAUOE) and 10 educational gerontology experts. The entire population was taken as a census without sampling due to the small and manageable size of the population. The instrument for data collection in this study was a self-structured questionnaire titled "Educational Gerontology as a Strategy for Preparing Lecturers Towards Active Retirement Questionnaire" The face and content validity of the instrument was determined by two experts. The internal consistency of the instrument was determined using the Cronbach Alpha method. Reliability coefficients of 0.86, 0.81 and 0.84 were obtained. The findings of the study revealed that health education, financial literacy and retirement education as aspects of educational gerontology prepare lecturers in Rivers State owned universities towards active retirement. Based on the findings of the study it was recommended among others that government should make the practice of educational gerontology compulsory for university lecturers.

**Keywords:** Gerontology, Educational Gerontology, Retirement

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**Introduction**

Aging is one important aspect of human development that is often ignored in the writings of authors in the field of education; yet it is an inevitable phenomenon in human life. People are born; they grow old and die; new people are born again: the entire human race is in constant transition. A human life is often divided into various phases. They include pre-conception (ovum, spermatozoon), conception (fertilization), pre-birth

(conception to 9 months), infancy (birth to 2 years), childhood (2 to 12 years), adolescence (13 to 19 years), early adulthood (20 to 39 years), middle adulthood (40 to 59 years), late adulthood (60 years and above). This process is noticeable in every human being until the final stage of death. And the singular factor responsible for this transition is aging (Kobani & Alozie, 2016).

Generally, the global population is aging and the number and proportion of older people is increasing. People are aging in all countries, including developing countries like Nigeria. The aged or elderly are regarded as people aged 60 years and above. According to the National Population Commission (2003), there are 5.6 million elderly people in Nigeria. In Rivers State, the population of the elderly stands at 107,309 (NPC, 2003). Studies have revealed that the population of people within this age bracket will increase in the coming years. The United Nations Population Division in Aluko (2010) predicted that the global population of people aged 60 years and above is projected to increase from 629 million now to nearly 2 billion by 2050. Already, two-thirds of the world's older people live in developing countries; by 2050, this will increase to 80 percent (Aluko, 2010).

Old age is a period of reduced productive activity. It is the last stage in the life processes of an individual. Old age refers to ages nearing or surpassing the life expectancy of human beings, and is thus the end of the human life cycle. Terms and euphemisms for people of this age include old people, the elderly, seniors, senior citizens, older adults, and the elders. In African culture, age group 50 – 59 is traditionally defined as those who are elderly, who are in the process of preparing for transition to old age (Kinanee, 2020). In many countries, including Nigeria, old age is associated with the age at which a worker retires.

Agbakwuru (2008) defined retirement as the withdrawal of aged people from formal work. It ensures successful stability of the society by creating chance in the workplace for young, active and vibrant people. Retirement can be viewed as leaving a job at a specific period of time after putting in a number of years. Retirement from work is a necessity in the life of every public worker, including university lecturers. It is a stage that every lecturer must reach, whether he/she prepares for it or not. Retirement can be compulsory, voluntary and involuntary. When retirement is compulsory, it is forced on the retiree even before the statutory retirement age. Voluntary retirement is the type of retirement decided by the worker or employee himself. Involuntary retirement is the normal type of retirement for workers or employees in the public and private sectors; this is the type of retirement that occurs when the worker has completed his/her required years of service. For lecturers in the university, retirement age is 65 or after 35 years of service, and 70 years for Associate Professors and Professors.

A lecturer is a university teacher who is saddled with the responsibility of teaching, researching and performing community service. As old age beckons and as the university lecturer draws nearer to the retirement age, he is faced with many difficulties. Some of

these difficulties include economic challenges, health challenges, sociological challenges, psychological challenges as well as educational challenges (Liang & Wei, 2015). Part of the psychological and educational challenges experienced in retirement is that most lecturers tend to reduce their level of intellectual and academic engagement after retirement. This is not very healthy to their overall mental development as research has shown that lack of constant engagement in learning can lead to intellectual decay. Botwinick in Oyedeji (2001) noted that the older an adult, the poorer his short-term memory. There appears to be a decline in the rate of information which can be retrieved from the short-term memory as the individual grows older into late adulthood. This condition poses a great challenge to the psychological and intellectual well-being of most retired lecturers.

Socially, most retired lecturers are faced with the challenge of having to cope with social stigmas such as ageism, elder abuse and other age-related discriminations (Eremie, 2015). Ageism is an unfair treatment given to people who are becoming old or who are old. Elder abuse refers to the mistreatment or neglect of an elderly person which causes harm to him, usually by a relative or other caregiver or service provider. For instance, the director-general of the National Senior Citizens Centre (NSCC), Dr. Emem Omokaro, was reported saying that four out of six older persons experience emotional, psychological and physical abuse by people who ought to take good care of them (Obi, 2022). Most elderly persons are faced with negative attitudes from other members of society, which eventually has an effect on the self-concept of these older persons. This situation is tantamount to role loss for the elderly. It can deprive them of their participation in meaningful activities, so that they lose sense of who they are and what their true roles are. Society then tags them negatively as incompetent and deficient, depriving them of opportunities to use their skills and experiences which could contribute positively to the development of society. Consequently, such aged persons accept these stereotypes and identify themselves as inadequate and begin to act as they are expected to act. This situation can even bring about health challenges for these lecturers.

The health challenges of most retired lecturers include illnesses like heart disease, cancer, stroke, diabetes, diseases of the musculoskeletal system, nervous disorders, dental and ocular diseases, diseases of the genitourinary system, mental health problems, and injuries due to falls. Many of these health challenges of the elderly are either chronic or progressive in nature and make them perpetually dependent on family members or available health services. Some of these diseases, like mental and cardiovascular illnesses, are not unconnected with stress accumulated from previous years of work. As an active member of the labour force, the university lecturer is primarily saddled with the responsibility of teaching, researching and performing community services. Most times, aside these primary roles, lecturers also have the task of supervising students and performing other official duties as may be assigned to them.

This myriad of tasks often results in workload-related stress which consequence is detrimental to the physiological and mental well-being of the worker as he/she ages (Usoro & Etuk, 2016).

Another problem facing retired university lecturers is lack of finance. Lack of finance refers to the inability of a lecturer to fund his/her daily domestic or business requirements soon after retirement from active service. This condition is also known as financial insecurity, which means not having (or perceiving to not have) sufficient money to pay bills to meet basic necessities such as housing, clothing, etc. Research has shown that financial insecurity at retirement is traceable to the spending habits of lecturers during their active years in service. Amini-Philips (2019) noted that in the course of teaching, researching and carrying out community service, lecturers, in most cases, bear the costs of these activities with little or no provision from the government or the institutions where they work; and they do this without much thought about their financial plans towards retirement. Also, during active service years, some lecturers become accustomed to a particular spending habit. At retirement, they no longer receive their usual monthly salaries, but are now left with pensions and gratuity which may not guarantee them as much financial security as they had during their active years in service.

The aforementioned challenges pose a great threat to the successful retirement of lecturers in Rivers State owned universities. Thus, there is need for an intervention. It is to this end that educational gerontology as an aspect of adult education becomes a viable strategy. Educational gerontology, also known as older adult education (Sibai & Hachem, n.d), consists of educational programmes designed to investigate and meet the needs of elderly people usually designated as persons aged 65 and above (Ihejirika, 2015). The programmes are meant to reduce the pace and mitigate the effects and consequences of aging. According to Peterson (1990), educational gerontology is an attempt to apply current knowledge about aging and education in order to extend healthy and productive years and improve the quality of life for older people. It is a very broad discipline which draws from both gerontology and education.

Educational gerontology can be both instrumental and expressive, both formal and informal, both for older people and about them, both a study and a practice, both remedial and preventive – but it is designed as a positive approach to helping people better understand and assist themselves. It is a positive domain in which the potential of the individual is accepted and developed in order to ensure continuing growth throughout the lifespan. Educational gerontology consists of three major areas: instruction for older people; instruction for general and specific audiences about older people; and instruction for people who will work with older people, such as professionals or practitioners in agencies and institutions that plan for and serve the older clients (Peterson, 1990).

The field of educational gerontology encompasses subjects like lifelong learning, civic education, health education, financial literacy and such other areas of education which cater for the needs of older adults. It is worthy of note that the most important reason for educational gerontology is the growing demographic of older adults. It is the interest of researchers and practitioners in educational gerontology to investigate and proffer solutions to the multitude of challenges confronting the increasing population of older adults. Sibai and Hachem (n.d), for instance, noted that there is an interconnection between lifelong learning and active ageing. This interconnection can be in the way that lifelong learning fosters the mental and psychological development of individuals throughout their lifespan. Lifelong learning, according to Weinstein (2015), is the kind of learning which occurs over the course of one's life and at all stages. It begins from childhood and spans all the years throughout adulthood until death. It is learning unending. Lifelong learning includes such activities as reading newspapers, searching the internet, carrying out research, and countless other learning programmes that take place during one's lifetime. Olesin (2004) argued that when intellectual ability in the elderly appears to be decreasing, it is nearly always attributed to poor learning (aside other causes such as failing health and social isolation). Thus, it is believed that one of the most reliable factors responsible for intellectual functioning in old age is lifelong learning. Increased learning stimulates a desire to stay mentally active. Through several learning opportunities, even the elder in the village, who has no formal education, can be sought after for his wisdom and intellectual ability. Educational gerontology can take various forms including health education, financial literacy and retirement education programmes.

Health education is the process by which individuals and groups learn to behave in a manner conducive to promotion, maintenance, or restoration of health. Health education is a profession of educating people about health. Areas within this profession encompass environmental health, physical health, social health, emotional health, intellectual health, and spiritual health, as well as sexual and reproductive health education (Wikipedia, 2012). When people are knowledgeable about their health condition, they make decisions that enhance and preserve their health. Health education will help lecturers maintain a healthy lifestyle before and after retirement. Such illnesses as heart diseases, diabetes, stroke, can be prevented amongst retired lecturers through health education, which is the science and art of helping people change their lifestyle in order to achieve the optimal health level (Dadkhah, 2004). The emphasis of health education, in this case, is on preventive healthcare rather than curative medicine. Ihejirirka (2015) observed that curative medicine is more expensive than preventive healthcare. Therefore, health education among university lecturers is more important before retirement as most lecturers find it difficult to afford the exorbitant cost of medical treatments after retirement due to lack of finance. Hence, the timely application and practice of health

education among lecturers will help prevent high spendings on health problems after retirement – Just as the proverb goes: “Prevention is better than cure.”

However, retired lecturers can achieve financial freedom through proper retirement planning, even though the intention should not be to spend on ill health. One sure way of achieving financial freedom after retirement is through effective financial literacy. Financial literacy is critical to retirement planning. It is the term used to describe the combination of economic and theoretical knowledge employed in financial decision making. It involves a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decision and ultimately achieve individual wellbeing. Mier, Mugerman and Sade (2016) asserted that there is a significant relationship between financial literacy for lecturers and retirement planning, as proper financial literacy can improve income levels after retirement. The authors further stated that the mere thought of an impending retirement can make lecturers with good financial education mind their spending habits and double their savings in preparation for retirement.

Retirement planning is the totality of every constructive effort exerted to ensure a smooth transition into a meaningful, secure and productive life in retirement (Briggs, 2014). Effective financial planning before retirement is a product of adequate retirement education. Retirement education as an aspect of educational gerontology helps to prepare the employees about to retire for a post-retirement happy and productive life. This type of education involves making several opportunities available to retirees. It may involve vocational skill acquisition which includes the provision of vocational skills that will equip the retired officers for self-employment. This will enable the retirees to earn additional income to offset the reduction in income brought about by retirement. The programme also provides courses on how to establish and effectively manage small scale business enterprises.

The programmes enunciated above ( health education financial literacy and retirement education) in this study, serve as key components of educational gerontology and prove to be useful in addressing the many challenges faced by retired lecturers in Rivers State owned universities. However, only a few lecturers and members of the public have knowledge of the importance of these strategies. This study, therefore, examines the practice of educational gerontology as a strategy for preparing lecturers in Rivers State owned universities towards active retirement.

### **Statement of the Problem**

The challenges that come with retirement are enormous. For university lecturers, these challenges are even worse. After retirement, many lecturers, in their old age, are faced with the problems of ill health, memory loss, social discrimination and poverty. These conditions make life difficult and unbearable for retired university lecturers. Many of these problems are caused by a lack of engagement in intellectual work, poor health

practices among lecturers, discrimination against retired and aged lecturers, and the loss of reliable source of income. The psychological challenge experienced in retirement is that most lecturers tend to reduce their level of intellectual and academic engagement after retirement. This is not very healthy to their overall mental development as research has shown that lack of constant engagement in learning can lead to intellectual decay. The health challenges of most retired lecturers include illnesses like heart disease, cancer, stroke, diabetes, diseases of the musculoskeletal system, nervous disorders, dental and ocular diseases, diseases of the genitourinary system, mental health problems, and injuries due to falls. Furthermore, retired lecturers are faced with the challenge of having to cope with stigmas such as ageism, elder abuse and other age-related discrimination. For instance, the director-general of the National Senior Citizens Centre (NSCC), Dr. EmemOmokaro warned that four out of six retired and aged persons experience emotional, psychological and physical abuse by people who ought to take good care of them. Most retired lecturers, who are well into old age, face negative attitudes from members of society, which is capable of affecting the self-concept of these retired lecturers. Also, financial insecurity after retirement makes it difficult for lecturers to pay their bills and meet their basic necessities such as housing, clothing, etc.

Although there exist a number of studies on the use of various strategies in enhancing the retirement process of lecturers in public universities in Rivers State, there is scarcely any available research on the use of educational gerontology as a strategy for enhancing the retirement process of lecturers in Rivers State owned universities. The examination of educational gerontology and its various components as a strategy for preparing lecturers in Rivers State owned universities towards active retirement is therefore the problem of this study.

### **Purpose of the Study**

The purpose of the study is to examine the practice of educational gerontology as a strategy for enhancing the retirement process of lecturers in Rivers State owned universities. The specific objectives of the study were to:

1. Determine the extent to which health education as an aspect of educational gerontology prepares lecturers in Rivers State owned universities towards active retirement.
2. Determine the extent to which financial literacy as an aspect of educational gerontology prepares lecturers in Rivers State owned universities towards active retirement.
3. Find out the extent to which retirement education as an aspect of educational gerontology prepares lecturers in Rivers State owned universities towards active retirement.

### **Research Questions**

The following research questions were raised to guide the study:

1. To what extent does health education as an aspect of educational gerontology prepare lecturers in Rivers State owned universities towards active retirement?
2. To what extent does financial literacy as an aspect of educational gerontology prepare lecturers in Rivers State owned universities towards active retirement?
3. To what extent does retirement education as an aspect of educational gerontology prepare lecturers in Rivers State owned universities towards active retirement?

### Method

The research design adopted in this study was the analytical descriptive survey design with a population of 196 lecturers and educational gerontology experts. This comprises 186 lecturers of the Faculties of Education in the two universities owned by Rivers State Government which are Rivers State University (RSU) and Ignatius Ajuru University of Education (IAUOE) and 10 educational gerontology experts. The entire population was taken as a census without sampling due to the small and manageable size of the population. The instrument for data collection in this study was a self-structured questionnaire titled "Educational Gerontology as a Strategy for Preparing Lecturers Towards Active Retirement Questionnaire (EGSPLTARQ)". The instrument was divided into two sections A and B. Section A elicited respondents' demographic data, while section B elicited responses on items drawn from the research questions of the study. The questionnaire was structured on a four-point summated rating scale of Very High Extent (VHE) = 4, High Extent (HE) = 3, Low Extent (LE) = 2, Very Low Extent (VLE) = 1. The face and content validity of the instrument was determined by two experts. The internal consistency of the instrument was determined using the Cronbach Alpha method. By this method 20 copies of the questionnaire were administered to lecturers in the Faculty of Education, Niger Delta University which is outside the study area. Their responses were correlated using Cronbach Alpha statistics. Reliability coefficients of 0.86, 0.81 and 0.84 were obtained.

Copies of the instrument were administered directly to the respondents by the researchers. The completed copies of the instrument were collected from the respondents by the researchers directly. All 196 copies of the instrument administered were successfully retrieved and used for analysis. This represents 100% retrieval rate. The research questions were answered using mean and standard deviation. Decision rule for the research questions was based on the classification of level of extent as shown below:

Classification	Value Range
Very High Extent (VHE)= 4	3.50 – 4.00
High Extent (HE) = 3	2.50 – 3.49
Low Extent = 2	1.50 – 2.49
Very Low Extent = 1	1.00 – 1.49



## Results

**Research Question 1:** To What Extent Does Health Education as an Aspect of Educational Gerontology Prepare in Rivers State Owned Universities Towards Active Retirement?

**Table 1: Mean Analyses on the extent to which Health Education as an Aspect of Educational Gerontology Prepares Lecturers in Rivers State Owned Universities Towards Active Retirement.**

S/n	Items	Lecturers N=186			Gerontology Experts N=10		
		Mean	SD	Remark	Mean	SD	Remark
1	Having right health information will make most lecturers go for periodic health examination as they age.	3.21	0.88	High Extent	3.20	0.88	High Extent
2	Educating Lecturers on health will make them use protective glasses while using their laptops to avoid eye defect at early adulthood.	3.17	0.87	High Extent	2.70	0.76	High Extent
3	Proper information on health will expose lecturers to the dangers of not taking periodic rest and vacation from work as they grow older.	3.11	0.85	High Extent	3.30	0.92	High Extent
4	Educating Lecturers on their health as they age will make most of them engage in periodic exercises which will keep them health and fit as they age towards retirement.	3.37	0.94	High Extent	2.70	0.76	High Extent
5.	Providing health information to Lecturers will enable them adjust their diet to healthy meals and this will keep them healthy even after retirement.	3.01	0.82	High Extent	3.20	0.88	High Extent
6.	More Lecturers will go for periodic checks of their blood pressure to be able to prevent hypertension as they age if they have the right health information.	3.43	0.97	High Extent	2.90	0.79	High Extent
7.	Health information makes Lecturers avoid unhealthy habits that pre-disposes them to health issues at retirement.	3.50	1.00	High Extent	2.70	0.75	High Extent
8.	Health education programmes for Lecturers enhance their aging process.	2.87	0.79	High Extent	2.50	0.75	High Extent
	<b>Grand Mean</b>	<b>3.21</b>		<b>High Extent</b>	<b>2.90</b>		<b>High Extent</b>

The analyzed data in table 1 above on research question one, revealed that the mean scores of lecturers and educational gerontology experts in item 1-8 fall within the class of high extent. This indicates that both respondents agreed that having right health information will make most lecturers go for periodic health examination as they age, educating lecturers on health will make them use protective glasses while using their laptops to avoid eye defect at early adulthood, proper information on health will expose lecturers to the dangers of not taking periodic rest and vacation from work as they grow, educating lecturers on their health as they age will make most of them engage in periodic exercises which will keep them health and fit as they age towards retirement, providing health information to lecturers will enable them adjust their diet to healthy meals and this will keep them healthy even after retirement among others. Therefore, with grand mean scores of 3.21 and 2.90 for lecturers and educational gerontology experts respectively, the answer to research question one is that health education as an aspect of educational gerontology prepares lecturers in Rivers State owned universities towards active retirement to a high extent.

**Research Question 2:** To what extent does financial literacy as an aspect of educational gerontology prepare lecturers in Rivers State owned universities towards active retirement?

**Table 2: Mean Analysis on the extent to which Financial Literacy as an Aspect of Educational Gerontology Prepares lecturers in Rivers State owned universities towards active retirement.**

S/N	Items	Lecturers N=186			Gerontology Experts N=10		
		X	S.D	Remark	X	S.D	Remark
9	Giving lecturers' knowledge on how to manage their finances makes them plan better for retirement life.	3.12	0.85	High Extent	2.70	0.76	High Extent
10	The knowledge of earning and spending will make lecturers spending commensurate to their earnings.	3.46	0.98	High Extent	3.00	0.82	High Extent
11	Good financial education will enhance the ability of lecturers to manage financial resources effectively for a lifetime of financial well-being.	3.12	0.85	High Extent	2.90	0.79	High Extent
12.	Adequate knowledge on investment will enable lecturers make wise investment choices.	3.45	0.98	High Extent	2.70	0.76	High Extent

13.	Knowledge of saving and investing enables lecturers save and invest while planning towards their retirement.	3.08	.84	High Extent	3.20	0.88	High Extent
14	Financial education avails lecturers the opportunity to be able to differentiate between their need and wants, so as to make judicious use of their financial resources.	3.42	0.97	High Extent	2.90	0.79	High Extent
15.	Lecturers with the right information will be able to borrow loans to finance their projects and businesses with financial plan for repayment.	3.39	0.95		2.70	0.76	
16	Lecturers with good financial knowledge will be able to make informed decisions on financial risk management and insurance coverage.	2.87	0.79	High Extent	2.50	0.75	High Extent
				High Extent			High Extent
	<b>Grand Mean</b>	<b>3.24</b>		<b>High Extent</b>	<b>2.84</b>		<b>High Extent</b>

The analyzed data in table 2 above on research question two revealed that the mean scores of lecturers and educational gerontology experts in item 9-16 have mean scores that fall within the range of high extent. This indicates that both respondents agreed that giving lecturers' knowledge on how to manage their finances makes them plan better for retirement life, equipping them with the knowledge of earning and spending will make their spending commensurate to their earnings, Good financial education will enhance the ability of lecturers to manage financial resources effectively for a lifetime of financial well-being, adequate knowledge on investment will enable lecturers make wise investment choices, knowledge of saving and investing enables lecturers save and invest while planning towards their retirement and so on. With grand mean scores of 3.24 and 2.84 for lecturers and educational gerontology experts respectively, the answer to research question three therefore is that financial literacy as an aspect of educational gerontology prepares lecturers in Rivers State owned universities towards active retirement to a high extent.

**Research Question 3:** To What Extent Does Retirement Education as an aspect of Educational Gerontology prepare lecturers in Rivers State owned universities towards active retirement?

**Table 3: Mean Analysis on the extent to which retirement education as an aspect of educational Gerontology prepares lecturers in Rivers State owned universities towards active retirement.**

S/N	Items	Lecturers N=186			Gerontology Experts N=10		
		X	S.D	Remark	X	S.D	Remark
17	Having a retirement checklist can help lecturers ensure that their savings and investments are on track.	3.11	0.85	High Extent	3.00	0.82	High Extent
18	Reviewing spending every now and then will enable lecturers determine their spending and what they are saving up for retirement	3.50	1.00	High Extent	2.70	0.76	High Extent
19	Through retirement planning, lecturers are able to set retirement goals early on in their retirement.	3.14	0.86	High Extent	3.20	0.88	High Extent
20.	Adequate retirement planning will help lecturers plan for such specifics as	3.09	0.84	High Extent	3.10	0.85	High Extent
21.	inflation and asset allocation.	3.22	0.89	High Extent	3.20	0.88	High Extent
22.	Setting up realistic goals for retirement will enable lecturers live more happily after retirement.	3.43	0.97	High Extent	3.30	0.92	High Extent
23.	Lecturers will be able to maximize their retirement savings as a result of proper	3.41	0.96	High Extent	2.90	0.79	High Extent
24.	retirement planning.	2.95	0.81	High Extent	2.80	0.77	High Extent
25.	Regular review of retirement plan can help lecturers greatly with efficient tax planning.	2.96	0.81	High Extent	3.10	0.85	High Extent

Retirement education enhances lecturers independence status even after retirement.			High Extent			High Extent
Retirement education provides sound knowledge skills, and experience for productive retirement life.			High Extent			High Extent
<b>Grand Mean</b>	<b>3.20</b>		<b>High Extent</b>	<b>3.03</b>		<b>High Extent</b>

The analyzed data in table 3 above on research question three revealed that the mean scores of lecturers and educational gerontology experts in items 17-25 have mean scores that fall within the range of high extent. This indicates that both respondents agreed that having a retirement checklist can help lecturers ensure that their savings and investments are on track, reviewing spending every now and then will enable lecturers determine their spending and what they are saving up for retirement, through retirement planning, lecturers are able to set retirement goals early on in their retirement, adequate retirement planning will help lecturers plan for such specifics as inflation and asset allocation, setting up realistic goals for retirement will enable lecturers live more happily after retirement, lecturers will be able to maximize their retirement savings as a result of proper retirement planning among others. With grand mean scores of 3.20 and 3.03 for lecturers and educational gerontology experts respectively, the answer to research question four therefore is that retirement education as an aspect of educational gerontology prepares lecturers in Rivers State owned universities towards active retirement to a high extent.

**Discussion of Findings**

The findings of the study for research question one revealed that health education as an aspect of educational gerontology prepares lectures in Rivers State owned universities towards active retirement to a high extent. Majority of the respondents agreed that health education encourages most lecturers to go for periodic health examination as they age, encourages them to use protective glasses while using their laptops to avoid eye defect at early adulthood and exposes lecturers to the dangers of not taking periodic rest and vacation from work as they grow. It also makes lecturers engage in periodic exercises which will keep them healthy and fit as they age towards retirement, enables them adjust their diet to healthy meals and this will keep them healthy even after retirement and encourages them to go for periodic checks of their blood pressure to be able to prevent hypertension as they age. This finding is in line with the findings of

Ozoemena *et.al* (2019) which revealed that health education is vital to increasing knowledge, improving prevention and self-care practices for hypertension in older adults. Dadkhah (2004) further supported in the study of his findings which revealed that health education will help lecturers maintain a healthy lifestyle before and after retirement. Such illnesses as heart diseases, diabetes, stroke, can be prevented amongst retired lecturers through health promotion, which is the science and art of helping people change their lifestyle in order to achieve the optimal health level.

The findings of the study for research question two revealed that financial education as an aspect of educational gerontology prepares lecturers in Rivers State owned universities towards active retirement to a high extent. Majority of the respondents agreed that financial literacy as an aspect of educational gerontology provides lecturers with knowledge on how to manage their finances, make them plan better for retirement life, improve their income level during retirement, empower them to make good financial retirement decision and helps them save and plan for retirement life. They also agreed that financial education helps lecturers monitor their spending habit, help them to be abreast of several pension and retirement packages, help them explore different streams of income for effective retirement life and enhance their financial decision making. This finding was supported by the findings of Organization for Economic Co-operation and Development (OECD, 2015) which revealed that financial literacy is not only the knowledge and understanding of financial concepts and risks but also the skills, motivation, and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life. Thus, financial literacy refers to both knowledge and financial behaviour.

The findings of the study for research question three revealed that retirement education as an aspect of educational gerontology prepares lecturers in Rivers State owned universities towards active retirement to a high extent. Majority of the respondents agreed that retirement education helps lecturers ensure that their savings and investments are on track, enable lecturers determine their spending and what they are saving up for retirement and lecturers are able to set retirement goals early on in their retirement. It was further revealed that adequate retirement planning will help lecturers plan for such specifics as inflation and asset allocation, setting up realistic goals for retirement enables lecturers live more happily after retirement and lecturers are able to maximize their retirement savings as a result of proper retirement planning. Retirement education enhances lecturers independence status even after retirement and provide sound knowledge skills, and experience for productive retirement life. This finding supports the findings of Ihejirika (2015) who reported that retirement education helps beneficiaries to make active use of their retirement life rather than wasting away their valuable time. Retired officers are not tired and thus would want to go out and work as others do. The boredom of staying idle at home can be very nostalgic to retired people

who are not gainfully engaged. Active employment after retirement can help to increase the individual's life span.

### Conclusion

Based on the findings of the study, it was concluded that the aspects of educational gerontology that prepares lecturers in Rivers State owned universities towards active retirement includes health education, financial literacy and retirement education. The study further concluded that through education on health, lecturers can go for periodic health examination as they age, use protective glasses while using their laptops to avoid eye defect at early adulthood and engage in periodic exercises which will keep them health and fit as they age towards retirement. Through financial education, lecturers can manage their finance, plan better for retirement life, improve their income level during retirement, save and plan for their and monitor their spending habit. Through retirement education, lecturers are prepared for small scale business enterprises afar retirement, contribute usefully to society even after retirement, cultivate the culture of savings and enhance their independence status even after retirement.

### Recommendations

Based on the findings of the study it was recommended that:

1. Government should make the practice of educational gerontology compulsory for university lecturers.
2. Lecturers should acquire knowledge of civic education and engage in civic practices
3. Government and university institutions should make retirement education a routine activity for lecturers.

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