

Full Length Research

Retirement Perceptions of Basic School Teachers in Ghana: Insights from Pre-Retirement Planning and Counselling Programmes

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This study sought to find out the perceptions of retirement among Basic school teachers in Ghana and explores how pre-retirement planning and counselling programmes can influence these perspectives. Employing a qualitative phenomenological research design within an interpretive framework, the research involved 24 teachers from Nanumba North, Jasikan, and Effutu Municipalities, selected through maximum variation sampling. Data were collected through in-depth semi-structured interviews and analysed thematically. Findings revealed that teachers' retirement perceptions are closely linked to financial concerns, healthcare expenses, and fears of social isolation. The study identifies key components of effective pre-retirement programmes, including financial planning, social integration initiatives, psychological support, career transition counseling, and health wellness activities. Recommendations emphasise the need for collaboration between the Ghana Education Service and financial institutions to assist teachers in creating retirement budgets and accessing affordable housing options. Additionally, establishing peer support networks is suggested to help teachers maintain social connections and explore new interests' post-retirement. The study advocates for the Ghana National Association of Teachers (GNAT) and the National Association of Graduate Teachers (NAGRAT) to partner with the Social Security and National Insurance Trust (SSNIT) to enhance psycho education on pension plans and investment options for teachers nearing retirement.

Keywords: Aging, retirement perceptions, pre-retirement planning, counselling programmes

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INTRODUCTION

Retirement represents a pivotal transition in an individual's life, often defined as the withdrawal from a career or active working life, typically upon reaching a certain age (Chan et al., 2021). However, this phase should not merely be viewed as the cessation of work; rather, it can be seen as an opportunity for personal growth, exploration of new interests, and

engagement in part-time occupations or volunteer activities. This perspective signifies a shift from complete work cessation to a more flexible transition into later life activities (Chan et al., 2021).

The concept of retirement perceptions encompasses individuals' views, expectations, and emotional responses regarding this significant life change. These perceptions are influenced by various factors, including personal circumstances, financial readiness, emotional preparedness, identity transformations, and prevailing social norms (Wang & Shi, 2014). Research indicates that how individuals perceive retirement can significantly affect their psychological well-being. Positive perceptions such as viewing retirement as a time for leisure and personal development are associated with enhanced mental health outcomes. Conversely, negative perceptions rooted in fears of social isolation or loss of purpose can lead to increased anxiety and depression (Ekerdt, 2004; Kim & Moen, 2002).

Teachers' perceptions of retirement are particularly critical as they reflect their unique experiences and expectations surrounding this transition. Studies have shown that these perceptions can significantly impact teachers' overall quality of life during retirement (Magoma-Nthite et al., 2022). Osuji (2014) further emphasises that teachers' beliefs and attitudes about retirement programs shape their outlook on this phase of life. Individuals approaching retirement may engage in negative cognitive assessments, perceiving retirement as a threat rather than an opportunity for growth. Such negative impressions contribute to heightened stress levels and can adversely affect psychological well-being (Glavin & Schieman, 2014).

Financial readiness is a crucial determinant of how individuals perceive retirement to be. Research by Lusardi and Mitchell (2011) indicates that individuals with higher financial literacy and preparedness tend to have more favorable aspirations for retirement. Another study indicates that those with clearer retirement goals and higher financial literacy save more and undertake proactive financial planning (Ren & Lim, 2023). Also, research underscores the importance of financial literacy in shaping positive retirement perceptions (Ghadwan et al., 2023; Lusardi & Mitchell, 2011). Besides, there is substantial evidence that teachers reported feeling unprepared for managing their finances post-retirement, often due to insufficient knowledge about pension plans and savings strategies (Sterns & Spokus, 2020). In contrast, those who lack financial preparedness often associate retirement with uncertainty and instability, leading to increased anxiety about their future. Kim and Moen (2002) found a direct correlation between individuals' perceptions of their post-retirement income sources such as pensions and savings—and their overall psychological well-being.

Healthcare costs also play a significant role in shaping retirement perspectives. As individuals age, concerns about medical expenses become increasingly prominent. Goldman and Smith (2011) found that workers anticipating substantial healthcare costs in retirement are more likely to feel apprehensive about their future, particularly in systems lacking comprehensive healthcare coverage. This apprehension can foster negative attitudes toward retirement, with many fearing they will be unable to afford necessary care during their later years.

Social isolation is another critical factor influencing retirement perceptions. Many individuals derive a substantial portion of their identity from their work; thus, the transition into retirement can result in feelings of loneliness and disconnection from social networks. Haslam et al. (2018) highlight that individuals with strong social ties tend to have more positive attitudes about retirement. Maintaining community engagement and social connections post-retirement is essential for mitigating feelings of isolation and enhancing overall satisfaction during this phase (Man & Man, 2019; Nansubuga, 2018). Gender differences also manifest in how individuals experience social connections post-retirement. Research indicates that women often maintain stronger social networks outside of work, which can buffer against the negative impacts of retirement.

Counselling, according to Nguyen and Patel (2023), gives teachers a safe place to express their problems and anxieties, allowing for emotional processing and coping techniques. Furthermore, counsellors assist clients in developing post-retirement goals, such as pursuing hobbies, part-time work, or volunteer activities, which give them a feeling of purpose. Chen et al. (2024) admit that incorporating financial planning services into counselling can help alleviate monetary anxieties, helping teachers feel more confident about their financial future. Lee and Singh (2023) argue that institutional policy development should incorporate career transition counselling as a standard support service for retiring teachers.

Furthermore, moderated group discussions allow teachers to share their perspectives and strategies, fostering a sense of community and mutual support (Brown & Davis, 2023). Furthermore, incorporating mindfulness practices and stress-reduction strategies into counselling sessions has been demonstrated to lower anxiety and improve mental health (Kumar & Lee, 2022). Similarly, Singh and Thompson (2024) believe that educational workshops on retirement planning, lifestyle adjustments, and new interests can offer teachers realistic strategies for managing the transition. Furthermore, given the particular challenges that teachers face, there is a need for therapists with an educational background who understand teachers' special stresses and professional experiences (Williams & Garcia, 2023). Martinez and Chen (2021) corroborate this idea, stating that implementing specific counselling programmes to address teachers' retirement concerns.

Recent research indicates that comprehensive wellness programmes can reduce retirement anxiety and enhance teachers' psychological well-being. For instance, Nguyen et al. (2024) conducted a longitudinal study to assess the impact of a multi-component wellness programmes that included mindfulness training, financial literacy seminars, and peer support groups on Basic school teachers approaching retirement and reported that participants' retirement-related anxiety decreased significantly, with overall increased in life satisfaction. Besides, the researcher agrees with Lopez and Martin (2021) that peer support groups should be formed to foster a sense of community and shared experience, which can assist to reduce feelings of isolation and promote emotional intelligence. Similarly, Ramirez and Chen (2024) feel that integrating physical exercises like yoga with mental health practices can provide a more comprehensive approach to well-being.

Research Questions

1. How do Basic school teachers in Nanumba North, Jasikan, and Effutu Municipalities perceive retirement, particularly regarding financial readiness, healthcare concerns, and social integration?
2. In what ways do pre-retirement planning and counselling programmes influence the retirement perceptions of Basic school teachers in Nanumba North, Jasikan, and Effutu Municipalities, specifically in terms of financial literacy, emotional support, and social connectivity?

METHODOLOGY

Research Design

The research adopted an interpretive paradigm, emphasizing the subjective experiences of participants as they navigate their perceptions of retirement. This approach facilitated a comprehensive understanding of the factors that shape teachers' views on retirement, including financial readiness, healthcare concerns, and social integration. By utilising a phenomenological framework, the study aimed to uncover the essence of teachers' experiences and the meanings they attribute to their impending retirement. This research design focuses on individuals' subjective interpretations and experiences of the world (Matere & Oranga, 2023). Furthermore, phenomenology seeks to define the significance of an experience, both in terms of what was experienced and how it was experienced (Teherani et al., 2015). It also gave an in-depth and detailed information, allowed for flexible data collection methods, and reduced the possibility of missing data. It contributed to a better understanding of why and how participants perceive impending retirement, as well as how pre-retirement planning and counselling programmes reduce the effects of these views and promote a seamless transition into retirement.

Data Collection Instruments

Data were collected through in-depth semi-structured interviews with twenty-four Basic school teachers selected using maximum variation sampling from three municipalities: Nanumba North, Jasikan, and Effutu. This sampling technique was employed to ensure a diverse representation of participants, capturing a wide range of perspectives based on varying demographics such as age, gender, years of service, and socio-economic backgrounds. The semi-structured interviews provided flexibility, allowing participants to express their thoughts and feelings freely while also guiding the conversation to cover specific topics relevant to the research questions.

Each interview lasted approximately 60 to 90 minutes and was conducted in a comfortable setting chosen by the participants to encourage openness. All interviews were audio-recorded with participants' consent and subsequently transcribed verbatim for analysis. Thematic analysis was employed to identify recurring themes and patterns within the data, focusing on how pre-retirement planning and counselling programmes contributed to shaping teachers' perceptions of retirement. This method allowed for the extraction of rich qualitative insights that informed the study's findings and recommendations.

Data Analysis

The data analysis for this study was conducted using thematic analysis, a widely recognised qualitative analytical method that allows for the identification, analysis, and reporting of patterns (themes) within qualitative data. This approach was particularly suitable for exploring the nuanced perceptions of basic school teachers regarding retirement and the influence of pre-retirement planning and counselling programmes.

The analysis process involved several key steps:

1. Familiarization with the Data: Initially, the researcher transcribed all audio-recorded interviews verbatim to ensure accuracy. This step was crucial for immersing oneself in the data, allowing for a comprehensive understanding of the participants' perspectives.
2. Generating Initial Codes: The researcher systematically coded the data by identifying significant phrases and concepts that emerged during the interviews. This involved highlighting relevant excerpts that pertained to retirement perceptions, financial concerns, healthcare issues, and social integration.
3. Searching for Themes: After coding, the researcher grouped related codes into broader themes that captured the essence of participants' experiences. This step involved examining how different codes could be combined to form overarching themes reflecting the various dimensions of retirement perceptions and the impacts of pre-retirement programmes.
4. Reviewing Themes: The identified themes were then reviewed and refined to ensure they accurately represented the data. This involved checking whether the themes worked in relation to both the coded extracts and the entire dataset, ensuring consistency and coherence.
5. Defining and Naming Themes: Each theme was clearly defined and named to reflect its content succinctly. This step included articulating what each theme represented in relation to the research questions.
6. Writing Up: Finally, the themes were integrated into a narrative that conveyed a comprehensive understanding of how basic school teachers in Ghana perceive retirement and how pre-retirement planning and counselling programmes influence these perceptions. The findings were contextualised within existing literature to highlight their significance.

Throughout this process, attention was paid to ensuring that participants' voices were accurately represented, maintaining the integrity of their experiences while drawing meaningful conclusions from the data. The thematic analysis not only illuminated key factors influencing retirement perceptions but also provided insights into how targeted interventions could enhance teachers' readiness for retirement.

Ethical Consideration

In order to adhere to ethical standards, participants volunteered to participate in the study after being informed of its objective and what was expected of them. The participant's privacy and confidentiality were protected by not disclosing their names and identities during data collection, analysis, and reporting of the study results. The privacy and confidentiality of the interview environment were very carefully ensured during the interview, data analysis, and dissemination of the findings. Data was stripped of identifying characteristics by providing a code to specific information (Bos, 2020). To ensure this in this study, the genuine identity of the research participants was masked by providing them a pseudonym and changing other identifying characteristics that may make it difficult for participants to be identified.

RESULTS

Based on the themes identified in this study regarding the perceptions of retirement among Basic school teachers in Ghana, Table 1 below effectively summarises the primary themes and sub-themes that emerged from the study, providing a clear overview of the factors influencing retirement perceptions among Basic school teachers in Ghana.

Table 1: Open codes generated during data analysis

Main Constructs	Initial Codes	Axial Codes	Sub-themes	Main Theme
Financial Concerns	Financial inadequacy during retirement, anxiety about post-retirement income sources and not having adequate savings which enable them to live within their budget post-retirement	Financial constraint issues, unforeseen financial commitments, meeting, limited finances	Financial challenges, dependency factors post-retirement, medical and utility bills, external family pressures	Significant increase in financial commitment post-retirement, reduced sources of financial earnings due to retirement
Healthcare Expenses	Anticipated medical costs, inability to access healthcare needs, concerns about sustaining long-term care needs	High cost of medical bills, chronic health issues, some health conditions not being taken care by national health insurance, cash and carry system of healthcare delivery	Early death, inability to support family members due to health issues, rejection by family members and loved ones	Decreased life satisfaction and increased stress and anxiety deteriorated health after retirement
Social Isolation	Fear of losing social connections, importance of community engagement, strategies for maintaining relationship post-retirement	Detachment from significant persons such as co-workers, friends, family members and loved ones	Social challenges, reduced cycle of significant individuals, loneliness, dejection, abandonment	Seclusion caused by separation from colleague workers, friends, family members and loved ones
Psychological Support	Emotional readiness for retirement, coping strategies for retirement transition, roles of counselling in addressing fears and anxieties emanating from retirement anticipation	Emotional and psychological challenges, challenges of coping with post-retirement, managing with retirement uncertainties	Psychological and emotional distress, worries, apprehensions, seeking support from others	Retirement creates doubts, uneasiness, reduced psychological and emotional well-being
Career Transition Counselling	Guidance on post-retirement opportunities, importance of skill development, support in exploring new interests and hobbies	Career shift, new phase of life, adapting to new challenges of retirement phase	Adaptation challenges, accepting the realities of retirement, time management	Career counselling creates awareness for people to pursue new career interests, learn new skills, effectively manage their time
		Regular exercises, joining keep fit clubs, meditation, mindfulness, yoga	Reduction in physical and mental health, diseases, complications	Prioritising health needs, staying connected with co-workers and friends will lead to enhanced physical and mental health
Health and Wellness Programmes	Importance of physical health in retirement, mental wellness initiative, activities promoting social interaction			

Source: Field Data (2024)

Financial Concerns

"Hmm! I have three children in SHS and one in the university. My wife is not working and all the burden is on me. I don't have any source of income from anywhere but I only rely on my monthly pay which is not sufficient to pay all the fees at once. At times, I have to pay on percentage bases since there are other equally important family commitments. In fact, it is not easy for me and leaves me thinking all the time where to get money to be able to pay my wards fees till they complete". (BST 24)

To buttress this point, another participant from Jasikan Municipality also stated:

"Retirement means living on a fixed income. Already the money is not enough and going on retirement will mean that receiving meagre income. For me, two of my children are in the college of education. I've taken a loan to pay their fees and monthly deductions are almost half of my salary. I initially, I thought of establishing a business to compliment my income but the fees of my children are not allowing me". (BST 17)

Another participant from Effutu Municipality added that:

"What if unexpected expenses arise? As I consider retirement, I can't help but wonder about unforeseen financial challenges that may arise. The cost of living is very high these days. In the middle of the month, my salary is already finished and I've to borrow my money from other sources. There are many dependents on me and some of them are still in school and whether I like it or not, I've to pay their fees, extra classes and teachers' motivation". (BST 8)

Medical Expenses

Payment of medical bills has to do all the expenses on health ranging from minor to chronic health conditions. A good number of the participants admitted that they have underlying health conditions that needs medical attention every month which involves money.

A participant from participant from Jasikan Municipality has this to say:

"What if there are unexpected medical expenses or other emergencies that demand a significant financial commitment? It's not always the case that you can predict your medical expenses before assessing it. The cost of some of these medications are very expensive and national health insurance doesn't even cover it....It is this uncertainty of medical expenses that creates worry, sadness and bitterness". (BST 5)

Similarly, this assertion is alluded to by a participant from Nanumba North Municipality who states:

"Each month, I spent close to half of my salary on my health. I got involved in an accident two years ago and have since be battling with my health. I just can afford to miss my medication because that is what is keeping me...the expenses are draining me a lot and has put me under undue pressure making me to always borrow money from colleagues and friends. I have finally come to understand that nothing can be compromised with health. For me, it is the number priority and I have no option than to endure". (BST 23)

Another participant from Effutu Municipality also commented that:

...I view retirement to be associated with deteriorated health. That is why I think a lot about my health care expenses as I advances in age. This tends to escalate with age. The prospect of needing medical care and the associated costs adds a layer of anxiety to the anticipation of retirement. Planning for this phase of life feels like navigating uncharted waters, with the fear of unexpected expenses and the need for a safety net becoming prominent considerations". (BST 13)

Social Isolation

A teacher from Effutu Municipality shared his view as follows:

“Will I miss the camaraderie of the staff common room? The social aspect of work is something I’ve taken for granted. Retirement raises questions about where I’ll find that daily connection and banter. It’s more than just leaving a workplace; it’s stepping away from a community”.(BST 12)

This viewpoint is corroborated by another teacher from Nanumba North Municipality as he shares his views:

“Retirement could mean less interaction. Will I feel isolated without the daily connection with students and colleagues? Teaching is not just a profession; it’s been a source of constant social interaction. The idea of potential isolation after retirement is intimidating. How will I replace the daily exchanges with students and colleagues?”. (BST 22)

To buttressed this claim, another participant from Jasikan Municipality articulated her views as:

“...as for me, retirement is characterised withdrawing from the world. It’s a lonely state of life where no friends and co-workers will all desert you and leave you to your own faith. Redefining social connections cannot be like the working days when there was energy, strength and good health which facilitated movement and interaction”.(BST 3)

Alluding to this, another participant from Nanumba North Municipality has this to say:

“When I think of how lonely I’ll be after retirement, then I feel very bad. I feel empty and I mostly think of how to make connections again to friends, co-workers and family members. I most at times feel self-doubt, low self-esteem and social anxiety”.(BST 6)

Table 2 below succinctly summarises the primary themes and sub-themes that emerged from the study, providing a clear overview pre-retirement planning and counselling programmes contributing to retirement perceptions among Basic school teachers in Ghana.

Table 2: Open codes generated during data analysis

Main Constructs	Initial Codes	Axial Codes	Sub-themes	Main Theme
Financial Planning	Financial education, desire for financial planning workshops and programmes, create a sustainable financial plan	Financial awareness, financial literacy programmes, planning and budgeting	Financial sustainability, financial security, financial dependency	Significant increase in financial knowledge leading to financial security and sustainability

Continuation of **Table 2**

Social Planning	Creating adequate support systems, programmes to sustain social connections	Social reintegration, social support, opportunity to share experiences, learn from others	Connections with co-workers, friends, family members, loved ones	Reduced social isolation and create a supportive network where members can share ideas and learn from one another
Psychological Planning	Engaging in meaningful activities and roles, building and maintaining social networks	Emotional awareness, psychological awareness, emotional well-being	Emotional intelligence, psychological resilience	Psychological planning will reduce psychological and emotional distress lead to an enhanced overall well-being
Career Transition Counselling for Retirement	Exploring new opportunities, providing career guidance in pre-retirement and post-retirement, create additional source of income	Alignment of career interest with goals, pursuing hobbies, interest and passion	Career congruence, career satisfaction, fulfilment and happiness	Retirement will be seen as a life transition and not a role loss or crises
Health and Wellness Programmes for Retirement	Engaging in keep fit programmes, continuous education on aging, seek regular check-ups	Engaging in less rigorous exercises, adhering to medical advice	Medical checkups and screening, nutritional guidance, disease management	Improvement in health status, improved well-being

Source: Field

Data (2024)

Financial Planning

From the data, financial planning emerged as one of the prominent themes among Basic school teachers on pre-retirement planning and counselling programmes as they navigate retirement. These views are centred around provision of continuous financial education on how to create sustainable financial plans both during pre-retirement and post-retirement.

In line with this theme, one of the participants from Jasikan Municipality commented that:

“...education on financial planning will go a long to ensure financial security and increase understanding on the benefits of saving to guarantee financial stability in retirement.” (BST 14)

Another male participant from Nanumba North Municipality also substantiated this claim with the following narrative:

“Retirement comes with reduced income and unexpected expenditure. Financial planning workshops and seminars will lead to effective retirement planning.” (BST 11)

More importantly, a participant from Nanumba North Municipality also substantiated this claim with the following narrative:

“Financial concerns are a significant source of retirement anxiety, and I think having financial planning workshops and seminars will address these concerns and be a game-changer. It’s not just about saving. It’s about creating a sustainable financial plan tailored to our individual needs”. (BST 9)

Social Planning

The theme of social planning emerged as some of the concerns of Basic school teachers as they contemplate retirement. These views are shaped by an individual’s personal experiences and values and they reflect the desire for inclusive and forward-thinking approaches.

In relation to this theme, a participant from Effutu Municipality has this to say:

“...there should be support systems to maintain a healthy lifestyle especially after retirement. Social planning should focus on reducing isolation among retirees by encouraging community involvement and recreational activities for older adults”. (BST 5)

Also, a participant from Nanumba North Municipality shares similar views as:

“There should be programmes that allow retirees to stay engaged, whether through continued education, hobbies, or part-time work. It’s important that older and younger people learn from and support each other”. (BST 12)

Another participant from Jasikan Municipality agreed that:

“As I approach retirement, I’m worry about having enough support for my daily living assistance, social interaction and social security systems that are sustainable and provide enough support”. (BST 18)

Psychological Planning

Psychological planning was identified as one of the prominent themes that emerged from the data as Basic school teachers contemplate transitioning from employment into retirement.

In relation to the above theme, a male participant from Effutu Municipality expressed his views as follows:

“The potential isolation during post-retirement life for me, is unsettling. Personally, I think that finding new roles or activities that gives meaning to life will be very beneficial”. (BST 6)

More importantly, another participant from Nanumba North Municipality added that:

“Retirement isn’t just about leaving the profession. It’s about leaving behind the daily interactions with students and colleagues. There is the need to build and maintain social networks to ensure continuous support and companionship”. (BST 8)

Relatedly, a participant from Jasikan Municipality buttressed this claim as follows:

“The camaraderie of the staff room and daily interactions with colleagues have been integral to my teaching experience. Strategies such as learning new skills or hobbies could make retirees stay mentally engaged”. (BST 7)

Career Transition Counselling for Retirement

Counselling programmes for transition planning as one approach retirement should address both the emotional, physical and psychological aspect of life. In relation to the above, a teacher from Nanumba North Municipality has this to say:

“...Career coaching is necessary to explore alternative job opportunities, consulting roles, or new business ideas. Skills assessment is needed to help retirees leverage their expertise in new ways”. (BST 1)

Another participant from Effutu Municipality also said:

“Guidance should focus on balancing work with leisure in a way that fits retirees’ retirement goals. Counselling should help individuals to identify their values, skills, strengths, interests as they transition into a new career phase”. (BST 8)

In a related opinion, another participant from Jasikan Municipality shared her concerns as follows:

“.... Retirees should be guided in exploring flexible work options such as part-time roles, discuss options for starting a small business or becoming a consultant in their field of expertise” (BST 13)

Health and Wellness Programmes for Retirement

Health and wellness programmes are a vital approach to preparing for retirement, as they focus on maintaining physical, mental, and emotional well-being during the transition from active work life to retirement.

In relation to the above, a teacher from Nanumba North Municipality has this to say:

“There should be continuous education on healthy aging, including diet, exercise, and managing chronic conditions. Also, teachers should be encouraged to participate in social community activities to help combat isolation and loneliness” (BST 16)

Another participant from Effutu Municipality consented to this assertion by adding that:

“...Create fitness clubs, wellness checks, and health management workshops to help prospective retirees maintain their physical health. Establishing groups where teachers can share their experiences and receive support from other members can help in their retirement transition” (BST 9)

To buttress this assertion, another female participant from Jasikan Municipality concurred to this claim that:

“Regular health check-ups and preventive care will address any emerging health concerns and guarantee fulfilling and healthy retirement” (BST 17)

DISCUSSION

The findings of this study provide valuable insights into the perceptions of retirement among Basic school teachers in Ghana, highlighting the significant influence of pre-retirement planning and counselling programmes. The analysis revealed several key themes that shaped participants’ views on retirement, including financial concerns, healthcare expenses, social isolation, psychological support, career transition counseling, and health and wellness programs. Each of these themes plays a critical role in understanding how teachers prepare for and perceive their retirement.

Financial Concerns

A predominant theme emerging from the data was the anxiety surrounding financial preparedness for retirement. Many participants expressed fears about their ability to sustain themselves financially once they leave active

employment. This concern aligns with existing literature that underscores the importance of financial literacy in shaping positive retirement perceptions (Ghadwan et al., 2023; Lusardi & Mitchell, 2011). Teachers reported feeling unprepared for managing their finances post-retirement, often due to insufficient knowledge about pension plans and savings strategies (Sterns & Spokus, 2020). This finding suggests a pressing need for enhanced financial education within pre-retirement programmes to equip teachers with the skills necessary for effective budgeting and financial planning.

Healthcare Expenses

Healthcare costs were another significant concern among participants. Many teachers anticipated substantial medical expenses during retirement, which contributed to their overall anxiety about this life transition. This concern is consistent with previous research indicating that fears regarding healthcare affordability can negatively impact individuals' perceptions of retirement (Goldman & Smith, 2011). The findings suggest that pre-retirement counselling should include comprehensive information on healthcare options available to retirees, including insurance coverage and access to medical services. By addressing these concerns proactively, programs can help alleviate anxiety and foster more positive attitudes toward retirement.

Social Isolation

The fear of social isolation emerged as a critical factor influencing retirement perceptions. Participants expressed concerns about losing their social networks and the potential loneliness that could accompany retirement. This finding resonates with research indicating that strong social ties are essential for maintaining well-being during retirement (Haslam et al., 2018). Pre-retirement programmes should therefore emphasise the importance of community engagement and provide opportunities for teachers to build and maintain relationships both before and after retirement (Man & Man, 2019; Nansubuga, 2018). Facilitating peer support networks could serve as a valuable strategy to mitigate feelings of isolation and enhance social connectedness among retiring teachers.

Psychological Support

The role of psychological support in shaping retirement perceptions was also highlighted in the study. Participants indicated that emotional readiness is crucial for a successful transition into retirement. Many expressed feelings of apprehension about leaving their professional identities behind, which can lead to stress and uncertainty (Glavin & Schieman, 2014). Counselling services that focus on emotional processing and coping strategies can significantly benefit teachers as they navigate this transition. By providing psychological support, pre-retirement programmes can help teachers develop a more positive outlook on their future, fostering resilience as they adapt to life after work.

Career Transition Counselling

Career transition counselling emerged as an essential component of pre-retirement planning. Participants expressed interest in exploring new opportunities and activities post-retirement but often felt uncertain about how to pursue these interests effectively. This finding underscores the need for targeted guidance within pre-retirement programmes that addresses not only the physical component of retirement but holistic approach that include emotional, cognitive and psychological aspect. Counselling, according to Nguyen and Patel (2023), gives teachers a safe place to express their problems and anxieties, allowing for emotional processing and coping techniques.

Furthermore, counsellors assist clients in developing post-retirement goals, such as pursuing hobbies, part-time work, or volunteer activities, which give them a feeling of purpose. Chen et al. (2024) admit that incorporating financial planning services into counselling can help alleviate monetary anxieties, helping teachers feel more confident about their financial future. Lee and Singh (2023) argue that institutional policy development should incorporate career transition counselling as a standard support service for retiring teachers. These initiatives can help teachers to transition smoothly into retirement without any apprehension and hesitation.

Limitations of the Study

The study's conclusions cannot be applied to all Basic school teachers in Ghana because it only looked at a limited number of schools and Basic school instructors. Furthermore, it was more difficult to reach rural schools, which led to perspectives that were centered on the city. Additionally, the study found that pre-retirement programs were not equally

accessible to all Basic school teachers, which may have influenced their attitudes about retirement. Additionally, the study found that basic school teachers may have had different conceptions of retirement.

CONCLUSION AND RECOMMENDATIONS

This study provides significant insights into the perceptions of retirement among basic school teachers in Ghana, emphasising the critical role of pre-retirement planning and counselling programs. The findings reveal that teachers' perceptions are heavily influenced by financial concerns, healthcare expenses, and fears of social isolation. These factors contribute to a complex emotional landscape that can affect their overall well-being as they approach retirement. The study underscores the necessity for comprehensive support systems that address these concerns through targeted interventions.

The research highlights that effective pre-retirement planning programmes can significantly enhance teachers' readiness for retirement. By focusing on financial literacy, healthcare awareness, and social connectivity, these programs can help alleviate anxiety and foster a more positive outlook on retirement. The importance of psychological support and career transition counseling emerged as essential components in preparing teachers for this life change. Overall, the findings suggest that a holistic approach to retirement preparation is crucial for improving teachers' perceptions and experiences during this transitional phase.

Based on the findings of this study, several recommendations are proposed to enhance the retirement experience for Basic school teachers in Ghana. First of all, the Ghana Education Service should partner with financial institutions to provide workshops aimed at helping teachers develop comprehensive retirement budgets. These workshops should focus on financial literacy, savings strategies, and understanding pension plans to ensure teachers feel financially secure as they transition into retirement. Moreover, creating peer support networks is essential for fostering social connections among retiring teachers. These groups can facilitate the sharing of experiences and provide emotional support, helping to mitigate feelings of isolation. Regular meetings and activities should be organised to encourage ongoing engagement and interaction.

The Ghana National Association of Teachers (GNAT) and the National Association of Graduate Teachers (NAGRAT) should collaborate with the Social Security and National Insurance Trust (SSNIT) to offer psychoeducational sessions focusing on pension plans and investment options. This initiative can empower teachers with knowledge about their financial futures. Also, implementing career transition counselling programmes that guide teachers in exploring new interests, hobbies, or part-time work opportunities will be beneficial. These workshops should provide practical strategies for adapting to life after teaching, emphasising personal development and fulfillment. Thus, incorporating health and wellness programs into pre-retirement planning is vital. Activities promoting physical fitness, mental well-being, and social interaction can enhance overall quality of life during retirement. Initiatives such as mindfulness workshops, fitness clubs, and open discussions will support teachers' holistic health needs.

Finally, counselling services should include components that address emotional readiness for retirement. Facilitating discussions around fears and expectations can help teachers process their feelings about this transition more effectively. By implementing these recommendations, stakeholders can create a supportive environment that empowers Basic school teachers in Ghana to approach retirement with confidence and optimism, ultimately enhancing their quality of life during this significant life transition.

Implications for Counselling

Counselling should go beyond normal retirement planning to include comprehensive well-being, self-awareness, positive relationships, and deliberate participation in meaningful activities. Teachers might be better prepared to handle the obstacles of retirement by matching counselling services with the recognised factors influencing their psychological well-being. Financial counselling services are vital for relieving economic anxiety by providing insights into pension planning, financial management, and investment techniques.

Furthermore, the findings of the study indicate the necessity for specialist and regular career seminars, symposia, and retirement planning workshops designed to address the complex problems involved with the retirement transition. Counselling programmes should focus on giving practical advice and resources for navigating the transition from active teaching to retirement. Besides, counselling sessions should address the redefining of professional identity in the post-retirement phase of life, as well as provide ways for developing and maintaining strong social networks.

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