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To cite this article: Inusah Salifu (2022): After retirement what next? A survey of post-retirement resolutions of retiring university teachers in Ghana, Educational Gerontology, DOI: [10.1080/03601277.2022.2109356](https://doi.org/10.1080/03601277.2022.2109356)

To link to this article: <https://doi.org/10.1080/03601277.2022.2109356>

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 Published online: 11 Aug 2022.

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ARTICLE



After retirement what next? A survey of post-retirement resolutions of retiring university teachers in Ghana

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ABSTRACT


This research examined the decisions of retiring university teachers to continue work after retirement in the same profession or leave for other employment or non-paid activities. The study used a questionnaire to collect data from 231 respondents purposively drawn from 20 Ghanaian public universities. Analyses of the data revealed that most respondents resolved to leave their current profession when they retired because they preferred to engage in either part-time self-employment or part-time non-paid social activities. The minority stayers were motivated to mentor inexperienced others, keep an active life, and maintain income earnings but mainly on a part-time basis. The research is impactful because workforce aging has become a global higher education issue, particularly for managers who reflect on how to fill vacancies with competent replacements.

Introduction

Employment is necessary for people's lives to keep active and get financial independence and a sense of fulfillment (Maslow, 1954; Wöhrmann et al., 2013; Yeung & Zhou, 2017). However, for every employed person, there comes a time to withdraw from active work by either choice or compulsion. This stage has been called retirement (Nkum & Aggrey, 2012). The research reported in this paper is part of a large-scale project to examine the decisions of retiring university teachers (i.e., those about to retire within five years) in Ghana about how to spend a working life after retirement. The first part determined whether demographic variables such as gender, marital status, dependency, kinds of university, rank, level of involvement in university activities, and health status were significantly associated with the teachers' post-retirement employment decisions. The second part examines their decisions about continuing work after retirement in the same profession or leaving for other employment or non-paid activities. Learning about this cohort intends to do after formal retirement is crucial because workforce aging has become a global issue. In the higher education sector, while those approaching retirement plan for both how to retire and how to spend life after retirement (Brown et al., 2014; Wöhrmann et al., 2013), managers reflect on how to fill vacancies with competent replacements (Chaichian, 2021; Cohen-Mansfield & Regev, 2018).

There is no precise definition for retirement in the literature. For instance, while Davies and Jenkins (2013) have conceptualized it as '... a boundary between work and rest' (p. 323), other scholars such as Cohen-Mansfield and Regev (2018), Chaichian (2021), and Fasbender et al. (2016) have argued it is the absence of paid employment among aged people. These are simplistic views of retirement, which is a much more complex life event. This research, therefore, defines it as cessation of employment either voluntarily or compulsorily by law because a person has attained an age considered too old to work effectively.

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 Supplemental data for this article can be accessed online at <https://doi.org/10.1080/03601277.2022.2109356>

Scholars have expressed different opinions on whether retirement should be considered a stage or a process. Those who believe that it is a stage posit that it is a point when a worker would have to withdraw from active employment (Hatcher, 2003; Onoyase, 2013; Weinberg & Scott, 2013). The assertion contrasts with the view that it is not a single event; it is a process that spells out life transitions that happen over time, involving reflections and decisions (Beehr & Bowling, 2013; Ghent et al., 2001; Solem et al., 2016). Both assertions hold for this current research in the sense that although retirement is a terminal point (stage), it requires long-term planning and preparation making it a process.

In the employment circle, retirement becomes inevitable due to several factors, including reaching an age prescribed by law to cease work, ill health, permanent disability, and or exhaustion of the body with time (Atchley, 1989; Onoyase, 2013). Saeed et al. (2016); and Shawa and Mgomzulu (2016) research have shown that even in the absence of ill health and permanent disability, an employee's output diminishes as the person advances in age or becomes older. Although older employees have richer experiences required to perform their jobs, they may fail to do so due to aging. Research conducted by Atchley (1989) found that generally, persons in menial jobs requiring physical strength tend to disengage earlier than those in supervisory, managerial roles and with academic experience and expertise.

Many countries have fixed their compulsory retiring age between 60 and 65 years for some public sector workers, including university teachers (Matthijs Bal & Visser, 2011; Morrill & Westall, 2019; Tarkar et al., 2017). Although in developed countries such as the UK and the US, there is no mandatory retirement age for university teachers (Davies & Jenkins, 2013), the situation is different in the Republic of Ireland, which has quite recently increased the obligatory retirement age for most public sector workers from 65 years to 70 (Given & Lawn, 2019). In the African context, the situation seems much the same. Whereas in Nigeria, the most populous country on the continent, the compulsory retiring age for public sector workers is set at age 60 (Ali, 2014), in South Africa, it is fixed instead at a later year of 63 (Marumoagae, 2017).

Narrowing the focus on Ghana, the country is among African countries that have pegged compulsory retirement at age 60, and it affects only government employees called public officers or civil servants (Oteng et al., 2018). The employees may, however, retire voluntarily at age 55. The relevant portion of the country's constitution which gives legal backing to the compulsory retiring age is Clause 1 of Article 199. It states that 'A public officer shall, except as otherwise provided in this constitution, retire from the public service on attaining the age of 60 years' (Constitution of the Republic of Ghana, 1992, p. 120).

Universities in Ghana are broadly classified as either public (i.e., government-owned) or private (i.e., owned by individuals or non-governmental organizations). Unlike teachers in private universities, teachers in public universities are employees of the government affected by the age 60 retirement law (Kusi et al., 2014). However, subject to a sound mind and good health, those who have attained the rank of Senior Lecturer and above may be engaged on post-retirement contracts up to a maximum of five years (Salifu et al., 2021). This research focused only on this category of teachers because before 2018, the five years post-retirement ceiling was relaxed for those who retired on the Professorial rank to continue their post-retirement contracts up to 10 years. From 2018, the government made the law functional. Therefore, contract extension beyond the stipulated five years was no more possible for all retirees unless a local unit of a university decided to engage them as consultants and pay them from internally generated funds (Kusi et al., 2014; Salifu et al., 2021). This situation could affect the choice to stay in the profession or leave for longer secure employment opportunities after retirement. However, no research was available on the teachers' decisions at the time of this research in early 2021. This knowledge gap in the literature necessitated this research to respond to three questions as follows:

- (1) How many retiring university teachers in Ghana intend to remain professionally active past their formal retirement?
- (2) What reasons do those who intend to remain professionally active after retirement ascribe to their decision?
- (3) In what manner do they intend to remain professionally active?
- (4) What reasons do those who intend to leave their profession after retirement give for their decision?
- (5) In what manner do they intend to engage in other gainful or non-gainful activities?

Retirement in higher education

Higher education employees have different thoughts about retirement, and their beliefs influence their attitudes toward retirement (Chaichian, 2021; Cohen-Mansfield & Regev, 2018; Fasbender et al., 2016). For instance, while some university teachers perceive retirement as a pleasant experience and eagerly await it to explore, serve, and share life and work experiences with inexperienced colleagues (Davies & Jenkins, 2013); Onoyase, 2013; Thody, 2011), others perceive it as a dreaded experience and await it with anxiety, hesitation, and doubt (Solem et al., 2016). This may be due to an expectation of boredom and a lost opportunity for regular income. This assertion seems buttressed by Shultz (2003), who has argued that because employment gives people several benefits, a transition from it to retirement is a real challenge for many employees who are uncertain of how to spend time when they retire from active service. Therefore, planning for retirement and post-retirement is crucial as it enables employees to identify priorities.

History relates that until the late 1800s, retirement was not a common phenomenon in the world of work, especially in higher education. Thus, university teachers could work until they were physically incapable. The trend, however, slowly changed with time, and retirement went beyond age 65 (Pleau & Shauman, 2013). Later, a further development saw the retiring age falling sharply to between 55 and 64 years (Pleau & Shauman, 2013). As university teachers enjoy longer lives when they retire, some expect to continue teaching and researching in their original institutions (Thody, 2011). Others wish to engage in traveling, volunteer work on informal education, hobbies, and leisure activities such as sports, and working around the house or gardening (Chaichian, 2021; Dorfman & Kolarik, 2006; Haas & Serow, 2002).

Studies such as Brown et al. (2014) and Hatcher (2003) have suggested that many retiring university teachers are likely to seek different careers when they retire because of job dissatisfaction. Such people are likely to seek new jobs to bridge the gap between their former work and permanent retirement. However, according to Shultz (2003), a retirement study conducted as far back as 1992 revealed that most pre-retired higher education teachers intended to continue to work after retirement. The study further indicated that participants preferred to continue employment in new lines of work, such as self-employment or full-time jobs of relatively shorter duration. Although Shultz (2003) assertion is old, it is still relevant because recent studies have corroborated it. For example, Cohen-Mansfield and Regev (2018) have found that promising retiring university teachers less tiring and demanding responsibilities such as consultancy and permanent part-time jobs could motivate them to continue with the same employer when they retire.

By and large, it appears several studies conducted in the past have focused mainly on reasons why university teachers decide to retire prematurely (Naudé et al., 2009; Solem et al., 2016) and on how university teachers plan and prepare toward retirement (Cohen-Mansfield & Regev, 2018; Nkum & Aggrey, 2012; Onoyase, 2013; Shultz, 2003). However, the issue of university teachers' decisions regarding how to spend life after retirement appears not to be given attention. Given that workforce aging is now a global concern, information on how to spend life after retirement is as compelling as planning and preparing for it (Naudé et al., 2009), and that is why this research is necessary.

Theoretical framework: the continuity theory

The theoretical framework of this research draws on Atchley (1989) continuity theory which is one of the three main psychosocial theories delineating how human beings fare during old age (Bonsdorff & Ilmarinen, 2013). The continuity theory uses life course as a frame of reference to define the passage of human life with time. It, therefore, argues that human beings naturally would want to experience the stability of the interpersonal relationship, occupation, and financial status throughout their lifetimes (Bonsdorff & Ilmarinen, 2013).

In the perspective of the continuity theory, elderly people tend to preserve and perpetuate internal structures as social activities from their early years because of satisfying experiences (Dorfman & Kolarik, 2006; Dorfman, 2000, 2009). Therefore, an older university teacher on retirement is likely to maintain continuity of life activity and self-concept because of a previous experience of success.

The continuity theory has been described as a micro-level theory because functionally, it concerns personal life, which tries to find a state of balance between an individual and their society (Chaichian, 2021; Dorfman & Kolarik, 2006). However, the theory has been criticized for making the so-called normal aging (i.e., aging with minimal or no diseases) appear distinct from pathological aging (i.e., aging associated with diseases), and that is an attempt to leave out aged people with chronic ailments (Berchtold & Cotman, 2009; Chaichian, 2021; Dickson et al., 1992).

It is apt to apply the continuity theory to this research on post-retirement decisions of retiring university teachers in Ghana because it situates the teachers in the context of employed individuals. Given their status, they would want to maintain consistency in previous work patterns that retain internal and external structures (Beehr & Bowling, 2013; Dorfman & Kolarik, 2006) and protect work achievements (Bonsdorff & Ilmarinen, 2013).

Conceptual framework: post-retirement decisions

The framework in Figure 1 depicts my conceptual understanding of the nature of post-retirement decisions likely to be made by retiring university teachers in Ghana. According to the framework, two kinds of post-retirement resolutions are possible. That is, continue a working life in the same profession on a part-time/full-time basis or switch to other activities on the same basis. If the teachers

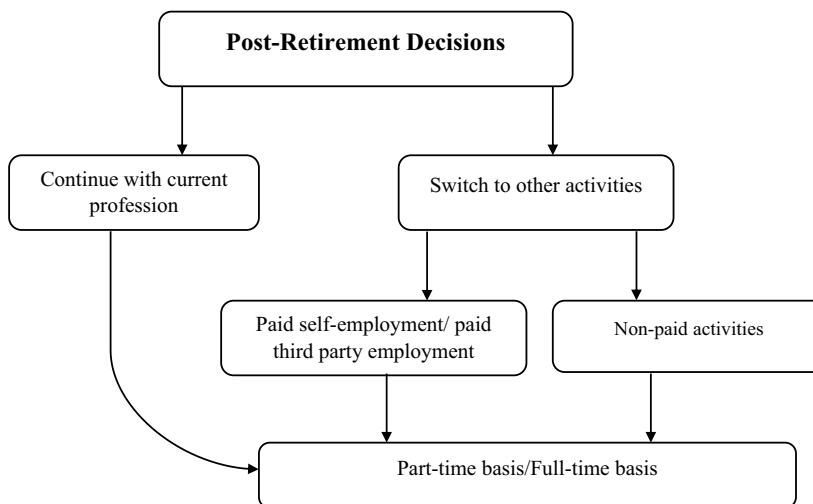


Figure 1. Post-retirement decisions.
Source: Salifu et al., 2021.

decide to change, the assumption is that the new pursuit could be gainful self-employment or third-party employment. It could also be non-gainful, allowing the teachers to exit paid employment, and instead engage in non-paid activities.

Methods

Approach and design

The post-positivist paradigm informed this research. The paradigm advocates objectivity and universal reality in conducting research. It, however, rejects the notion of absolute certainty, believing that the values and knowledge of the researcher may influence their observations (Creswell, 2014; Denzin & Lincoln, 2011). The post-positivist philosophy informed the choice of the quantitative approach and subsequent use of the cross-sectional survey design to seek the views of a large number (Johnson & Christensen, 2008) of retiring university teachers (i.e., those retiring within five years) in Ghana on post-retirement decisions.

Sample and sampling technique

The research targeted teachers in Ghanaian public universities reaching the compulsory retirement age of 60 within five years. The choice of this category of teachers was informed by the assertion that ‘... the validity of the anticipated retirement age predictor is improved if individuals are nearing retirement age’ (Henkens & Tazelaar, cited in Naudé et al., 2009, p. 14). The purposive sampling technique guided the selection of all public universities in Ghana (N = 20) because they were the institutions with key informants for the research (see paragraph 7 of Introduction). Available records as of February 2021 showed that the number of retiring teachers in the selected universities was 305. However, using the opportunity sampling technique, 231 participants across the 20 universities were chosen for the research (see Procedure). The number met Krejcie and Morgan (1970) standard criterion for determining sample size, which stipulates that when a sample is 300 and above but less than 320, the minimum number of participants to be used is 169. Table 1 presents the demographic background of the participants.

Instrument

A self-constructed instrument, labeled the ‘Post-Retirement Decision Questionnaire’ (PRDQ), was used for the data collection. The questionnaire had two parts, namely, Part One and Part Two. While Part One had 10 items eliciting information on the relevant demographic background of respondents, Part Two had five elements put in five sections (A-E) on the following themes respectively: work continuity, alternative post-retirement employment activity, preferred nature of alternative post-retirement employment activity, post-retirement non-employment activity and preferred nature of the post-retirement non-employment activity. All items on the questionnaire were developed per authoritative views in the reviewed literature and asked mainly ‘yes/no’ and Likert-scale type questions (Strongly Agree-5; Agree-4; Unsure-3; Disagree-2; Strongly Disagree-1).

Validity and reliability of the instrument

A face validity test was conducted by reading through the items on the questionnaire to ascertain their effectiveness in meeting the research objectives (Johnson & Christensen, 2008), and the result was positive. The instrument was pilot tested using 102 retiring teachers from the selected institutions who were not part of the sample. A Cronbach’s alpha reliability coefficient of 0.74 was obtained, and because the value was higher than the 0.7 stipulated limit set by McMillan and Schumacher (2014), the instrument was considered reliable for data collection.

Table 1. Demographic background of participants.

Variables	No.	%
Gender	113	48.9
Male		
Female	113	48.9
Missing	5	2.2
Total	231	100.0
Marital Status		
Married	154	66.7
Single	35	15.2
Divorced	13	5.6
Separated	5	2.2
Widowed	13	5.6
Missing	11	4.8
Total	231	100
Number of Family Dependents		
No dependent	24	10.4
1	17	7.4
2	25	10.8
3	61	26.4
4	46	19.9
5	24	10.4
Above 5	34	14.7
Total	231	100
Highest Qualification		
PhD	158	68.3
Masters	73	31.6
Total	231	100
Scientific Field		
Education	71	30.7
Business	59	25.5
Arts	49	21.2
Natural Sciences	31	13.4
Applied Sciences	21	9.1
Total	231	100
Nature of University		
Predominantly Science	141	61.0
Predominantly Applied Science	47	20.3
Predominantly Humanities	43	18.6
Total	231	100.0
Number of Years of University Teaching		
1-5	7	3.0
6-10	27	11.7
11-15	33	14.3
16-20	54	23.4
21-25	96	41.6
26-30	14	6.1
Total	231	100
Rank		
Lecturer	33	14.3
Senior Lecturer	108	46.8
Assoc. Prof.	64	27.7
Professor	26	11.26
Total	231	100.0
Level of Involvement in University Activities		
Highly Involved	166	71.9
Somewhat Involved	65	28.1
Total	231	100.0
Do you have any health challenges?		
No	209	90.4
Yes	22	9.5
Total	231	100.0

(Source: Field work, 2021) N = 231.

Procedure

The data collection process began when the Human Resource offices of the selected universities were written to officially request information on teachers left with five years or less to retire. After obtaining the data, a bulk e-mail was sent to the teachers concerned explaining the nature of the research and inviting them to be participants. Subsequently, the questionnaire and consent forms were e-mailed to only those who responded to the e-mail expressing readiness to be part of the research. 231 respondents out of the 305 retiring teachers completed and returned both documents, giving a response rate of approximately 76%. The collection exercise took one and a half months to complete. The SPSS version 25.0 was used to analyze the data descriptively based on frequencies, percentages, means, and standard deviations.

Ethics

Before commencing the research, I applied and obtained ethical clearance with approval number ECH 037/20–21 from the ethical board of one of the universities. I also ensured that participating in the research was voluntary, and each participant completed a consent form before the study began. The teachers participated in the study as anonymous respondents to conceal their identities.

Results

It is clear from [Table 2](#) that, of the 227 teachers who answered the question, 60 of them, representing 26%, decided that they would continue to practise in the same profession after retirement, but 167 or 72.3% preferred to quit their career. Based on these results, further analysis was done to find the motivations for both continuity (staying) and discontinuity (leaving) decisions. Beginning with the continuity decision, [Table 3](#) shows that the potential stayers decided considering varied reasons.

Table 2. Post retirement career decisions.

Statement	Yes n(%)	No n(%)	No response n(%)
Do you intend to continue a working life in the same profession when you retire?	60 (26)	167 (72.3)	4 (1.7)

(Source: Field work, 2021) N = 231.

Table 3. Reasons for work continuity decision.

Reason	No.	%
Passion for mentoring early career colleagues	21	35
Maintain income earning	9	15
Keep an active life	9	15
Familiarity with the work environment	8	13.3
Passion for teaching	8	13.3
Continuous academic development	5	8.3

(Source: Field work, 2021) N = 60.

Table 4. Preferred nature of work continuity.

Nature of Work	No.	%
Part-time third party employment	37	61.6
Full-time self-employment	12	20.0
Part-time self-employment	7	11.7
Full-time third party employment	4	6.7

(Source: Field work, 2021) N = 60.

Table 5. Monetary reasons for work discontinuity after retirement.

Reason	M	SD
Do commercial farming	3.80	1.107
Engage in trading	3.45	1.152
Invest in securities (e.g., shares, gold, treasury bills)	3.34	1.133
Operate a transport business	3.00	1.049
Engage in an estate business	2.82	1.103
Establish a medical/health centre/pharmacy	2.79	1.086
Involve in active politics	2.48	1.390

(Source: Field work, 2021) N = 108.

Table 6. Preferred nature of post-retirement alternative gainful activities.

Nature of Gainful Activities	No.	%
Part-time self-employment	71	65.7
Full-time self-employment	27	25.0
Full-time third party employment	6	5.6
Part-time third party employment	4	3.7

(Source: Field work, 2021) N = 108.

Notably, while the desire to mentor inexperienced colleagues was the most cited (21; 35%), continuous academic development was the least mentioned (5; 8.3%). As shown in [Table 4](#), the majority (61.6%) of this cohort preferred to be professionally active on a part-time basis.

For the discontinuity decision, a perusal of the results indicates that while 108 out of the 167 majority potential leavers wanted to work gainfully in other careers when they retired, the rest (59) specified that they would instead engage in activities that did not come with any financial reward when they retired. [Table 5](#) presents details of the monetary reasons given by only the 108 cohorts. An examination of the measures of central tendency and dispersion of the data further reveal interesting outcomes. For example, two extremes of the results show that whereas the reason ‘do commercial farming’ had the highest mean score ($M = 3.80$), the reason ‘involve in active politics’ yielded the lowest mean of 2.48. However, it is the variable with the most dispersed responses ($SD = 1.390$). The Table further shows that more than two-thirds (65.7%) of the group decided that they would engage in the preferred gainful activities on a part-time self-employment basis. Again, over 90% of them chose self-employment over third-party employment (see [Table 6](#)).

[Table 7](#) summarizes the mean scores and standard deviations of the motivations of the remaining 59 teachers who elected to switch to non-gainful activities. From the average responses, the teachers generally concurred with the following non-paid activities as their reasons for wanting to discontinue

Table 7. Non-monetary reasons for work discontinuity after retirement.

Reason for Work Discontinuity	M	SD
Spend time with relatives and acquaintances	4.04	0.891
Do other volunteer services (e.g., counseling and/or mentoring younger people)	3.88	0.739
Engage in religious devotions (e.g., preaching, teaching the gospel)	3.81	0.804
Engage in philanthropy (e.g., running a charity organization, orphanage, etc.)	3.64	0.902
Be in advocacy (e.g., championing minority rights, rights of vulnerable people)	3.56	0.957
Engage in a fitness club	3.28	0.999
Sports	3.09	0.871
Travel around to pass time	2.91	1.217
Engage in political party activism	2.50	1.372
Engage in music production	2.00	0.876

(Source: Field work, 2021) N = 59.

Table 8. Preferred nature of post-retirement non-gainful activities.

Nature of Non-Gainful Activities	No.	%
Part-time	36	61.1
Full time	23	38.9

(Source: Field work, 2021) N = 59.

a working life after retirement in the same profession: spend time with relatives and acquaintances; engage in philanthropy; engage in religious devotions; do other volunteer services such as counseling and/or mentoring younger people and be in advocacy. However, the majority (61.1%) decided that they would engage in those non-gainful activities only on a part-time basis (see Table 8).

Table 7 further demonstrates that, on average, this group of potential leavers were undecided about their potential involvement in the following as non-paid social activities when they retire: travel around to pastime, sports, engage in political party activism, and engage in a fitness club. However, the group was sure that they would not engage in music production when they retired. A scrutiny of the nature of deviations from the mean scores reveals that while responses for engaging in political party activism are the farthest apart ($SD = 1.372$), responses for volunteer services are the nearest ($SD = 0.739$). This cohort also decided to engage in non-gainful activities on a part-time basis.

Discussion

One of this study's aim was to find the number of retiring university teachers in Ghana intending to remain professionally active past formal retirement. The results reveal that 60 (or 26%) out of the 227 retiring university teachers preferred to stay in the same profession after retirement. The rest of the 167 (or 72.3%), constituting the majority, indicated the desire to leave for other post-retirement employment or non-gainful social activities. The continuity theory may seem negated because the potential leavers were in the majority. However, it is not so because the continuity theory argues that people are likely to preserve and perpetuate internal and external structures if they find them fulfilling (Beehr & Bowling, 2013; Bonsdorff & Ilmarinen, 2013; Dorfman & Kolarik, 2006). Clearly, these teachers' inclination to switch to different fields other than continue in their original profession was born out of discontentment.

The teachers' quest to quit their current employment raises a fundamental question about job satisfaction among university teachers in Ghana. The assertion here apparently affirms the literature (e.g., Cohen-Mansfield & Regev, 2018; Hatcher, 2003; Shultz, 2003) averring that most university teachers are less likely to continue with the same employer when they retire, perhaps because of job dissatisfaction. Such disgruntled employees are likely to prefer new jobs to close the gap between their former careers and permanent retirement (Cohen-Mansfield & Regev, 2018). Davies and Jenkins (2013) have labeled this type of university teachers as 'opportunists' (p. 331). It seems astonishing that the potential leavers constituted the bulk of the retiring university teachers in this research. This view is premised on the assertion that most senior and experienced university teachers prefer post-retirement contracts to continue to serve in their profession because of their passion for teaching, researching, and mentoring inexperienced others (Davies & Jenkins, 2013); Stonebraker & Stone, 2015; Thody, 2011). Davies and Jenkins (2013) have named these teachers 'continuing scholars' (p. 330).

Besides the initial aim, the study also sought to investigate the motivation behind the teachers' decision to remain professionally active after retirement and how they preferred to be professionally active. An inference could be drawn from the results that, although the resolve to remain professionally active after retirement was a common one taken by the minority, they had different reasons for the choice, including mentoring early-career colleagues, maintaining income earning, and keeping an active life. Also, almost two-thirds of these potential stayers preferred part-time third-party employment to full-time third-party engagement. The results support the argument that thoughts about

retirement affect university teachers' attitudes toward it, including a preference for reduced work hours to pave the way for an easy transition to full retirement (Cohen-Mansfield & Regev, 2018; Nkum & Aggrey, 2012). Although this cohort was in the minority, having decided on work continuity in original career practice mainly because of mentoring other colleagues reaffirms the belief that generally, teachers would want to continue mentoring even after retirement, and society misses out on their knowledge without their services. Given this development, many countries have recently raised their retirement age to 65 or 70 years (Matthijs Bal & Visser, 2011; Morrill & Westall, 2019; Tarkar et al., 2017). However, the counter argument against raising the retirement age is that it comes at the cost of depriving younger people of employment (Oteng et al., 2018; Uccello, 1998).

Drawing on Atchley (1989) continuity theory, Bonsdorff and Ilmarinen (2013) have posited that human beings would naturally prefer to experience stability in interpersonal relationships, occupation, and financial status throughout their lifetime. The fact that some participants chose to continue work in the same profession after retirement mainly to mentor others may imply that they decided to preserve and perpetuate what is known in the continuity theory as maintenance of internal structures, which include a desire to share ideas, beliefs, and values with inexperienced others (Dorfman & Kolarik, 2006). Similarly, those who also made the same continuity decision but with the intention to rather keep an active life or work in a familiar environment could be termed as preservers and perpetrators of external structures such as the desire to continue to perform roles and responsibilities and to keep social relationships (Beehr & Bowling, 2013; Bonsdorff & Ilmarinen, 2013). Affirming the influence of external structures on work continuity decisions is Shultz (2003) assertion that many retirees who choose to continue with the same organizations or switch to other busy careers do so to avoid the uncertainty of keeping time productive.

The final aim of this research was to examine the reasons the potential leavers ascribe to their decision and how they intended to engage in other gainful or non-gainful activities. The research found commercial farming, trading, and investment in securities as the dominant monetary reasons this cohort made the work discontinuity decision. The study also revealed that spending time with relatives and acquaintances, engaging in volunteer services, and religious devotions were the key non-monetary factors influencing the teachers' decisions to quit their profession. Again, the study uncovered that most of this cohort decided to engage in paid and non-paid activities part-time, just like their counterparts who preferred to maintain their profession after retirement.

The revelation that most potential leavers, including likely stayers, decided they would want to be part-timers after retirement gives credence to Cohen-Mansfield and Regev (2018) claim that most retirees would not like to engage in part-time jobs to avoid stress. However, it partially validates Hatcher (2003) finding that many retired jobseekers prefer both full and part-time paid work and self-employment. Overall, the finding highlights the relevance of self-employment compared to third-party employment, as almost all the teachers (90.7%) made this choice.

Furthermore, the decision not to engage in active politics could also be to avoid stress and instead take on responsibilities such as consultancy and doing personal research that may be less tiring and demanding. Regarding the non-paid social activities in Table 7, the teachers failed to make a firm decision on them, perhaps because they were perceived to be equally stressful or even more stressful for post-retirement life. Also, the decision to avoid music production after retirement may be because music production is a talent-oriented occupation one cannot do unless gifted.

Additionally, part of the results suggesting the resolve of some participants to do many humanitarian services after retirement appears to reinforce Onoyase (2013) view that because some employees perceive retirement as a pleasant experience, they eagerly await it with many preparations. The results also strengthen a common belief among religious Ghanaians that old age is a period of generosity for the atonement of past excesses. Having noted this, the finding that some participants were undecided about their involvement in some activities appears to

contradict aspects of the literature (e.g., Chaichian, 2021; Davies & Jenkins, 2013); Dorfman & Kolarik, 2006). These authors claim that many retirees are likely to engage in activities such as traveling, taking on volunteer work, hobbies, leisure activities such as sports, and working around the house or gardening because of the enjoyment of a longer life.

Implications

The main finding of this research was that most retiring teachers in Ghanaian public universities did not intend to continue a working life after retirement in the same profession. The discovery extends research on post-retirement work continuity. Practically, it draws attention to the fact that universities in Ghana are likely to experience a shortage of academic staff soon without effective replacement plans. It also means that mentoring of earlier career teachers and postgraduate students by these experienced university teachers may be missing in the foreseeable future. Consequently, the research recommends the appointment of many qualified teachers to fill vacancies that may be created because of retirement. Provisions should also be made for mentoring programmes to continue even without these retiring teachers. If possible, the retiring teachers should be offered post-retirement contract packages that are appealing enough to attract many of them to want to accept, at least for a short-term period.

Limitations and future directions

The major weakness of this research is its descriptive cross-sectional nature, which does not allow causal inference on decisions of the sample regarding work continuity after retirement. Further research may utilize inferential analysis. Furthermore, the present research concentrated on only retiring university teachers in Ghana. Future research may be a broader comparative inquiry with a scope covering retiring teachers at all levels of the education ladder and possibly across different countries. The comparison will make findings more generalizable to other cultural settings. Finally, the current research used only the quantitative approach. Future research could use the mixed method approach so that qualitative data will explore the topic in-depth and shed light on the quantitative results.

Conclusion

Despite the limitations, the research generally makes an original contribution to the literature for two crucial reasons. First, previous research focused only on reasons people decided to retire early and the planning and preparation processes toward retirement. No information was available on employee decisions on how to spend a working life after retirement, and conducting this research filled the gap. Second, the self-created framework in [Figure 1](#) depicting conceptual understanding of the nature of post-retirement decisions of retiring university teachers and the analysis of the data using Atchley (1989) continuity theory as a lens also constituted a novel addition to the existing literature.

Disclosure statement

No potential conflict of interest was reported by the author(s).

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