RETIREMENT CHALLENGES AND MANAGEMENT STRATEGIES AMONG RETIRED CIVIL SERVANTS IN KOGI STATE

BY

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ABSTRACT
This paper examined the challenges faced as a result of retirement among others. retirement is a change from an individual active work life to a redundant life of all most total dependent life of practically every issues of life and survival, that affects the individual immediate family, extended and Nation in general. This paper made several observations as regards the plight of retirees in Kogi State, that has become a social problem and cause for worry especially for all those concern with office work with the possibility of retiring some day .A sample size of 105 respondents was drawn from 525 retirees in Kogi State civil service. Available statistics obtained from the Pension Board indicate that the sample size represents 20% of the total population of the retirees of Kogi State. 90 questionnaires representing 85.7% of the 105 distributed. The 85.7% of the instrument returned is considered reliable for this study. It was found that majority of retirees in Kogi State encounter retirement challenges. Prominent among which are irregular payment of pension and accommodation problem. Adjustment of life style to a moderate one was found to be one of the coping strategies of retirees, and the following were recommendations from the findings, it is recommended that; Kogi State Government must rise to the occasion by promptly paying the Gratuity and pension of its retirees. There should be upward review of pensioners monthly allowances and finally both the federal and State Government should provide an enabling environment for retirees to engage themselves usefully.

Keywords; Retirees, Pension, Government, Coping Strategies.

INTRODUCTION
Retirement has been defined as a state of being withdrawn from business, public life or active service. According to the Industrial Training Fund, Centre for Excellence (2004), retirement is a real transition. In the views of Kemps and Buttle (1979) cited in Ubangba and Akinyemi (2004), retirement is a transfer from one way of life to another; they noted that many people suffer from retirement shock such as a sense of deprivation during the early period of their retirement. In the opinion of Olusakin (1999), retirement involves a lot of change in values, monetary involvements and social aspects of life. Olusakin further noted that for some retirees, it leads to termination of a pattern of life and a transition to a new one. However, Billings (2004) described retirement as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience. It follows from these descriptions/definitions of retirement that a retired person or retiree is any person who performs no gainful employment during a given year or any person who is receiving a retirement pension benefit and any person not employed on full time, all year round after his/her disengagement from a previous work schedule. It is deducible; therefore, that retirement
implies a transition from active working life at youthful age with adequate financial capacity to less rigorous work schedule or lack of any tangible work schedule at old age.

Retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. While some individuals view it positively and anticipate it with nostalgia others dread its eventual with great anxiety. Thus, it could be said that it is not a homogenous experience for everyone. Retirement is a time of significant transition as far as the use of time is concerned. However, the importance of retirement is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status (as a retired person). It has been noted that retirement is a stressful experience to many because of its associated life decision change in the matter of life arrangement generally. It has been postulated by Elezua (1998) that the moment retirement comes knocking on the door (of an employee) it enters with challenges and expectations. Retirement is typically associated with attendant stress for the average employee especially in a country like Nigeria with austere economic policies.

STATEMENT OF PROBLEM

At retirement, a worker discontinues from doing a particular work for which he/she has been known for a long period of time. In the public/civil service, the government no longer requires the service of the individual, and he/she is placed on monthly pension. In most of the sub-saharan African Countries like Nigeria, where government battles the irregularity in the payment of monthly salaries of work force, prompt release of monthly stipend to those who have disengaged from the service has been a major challenge. Consequently, most workers close to age of retirement exercise a lot of fears of the unknown after retirement. Real life experiences have shown that pensioners often face some challenges after retirement that have consequential effects on the socio-economic and physiological well being. It is obvious that gratuities are not paid promptly most especially by most state governments and this throws retirees into the realm of uncertainty and inability to take socio-economic decisions. In the light of the above, it is essential to conduct a survey to actually ascertain some of the challenges faced by the retirees in Kogi State towards making useful suggestions to ameliorate them and improve the life of the retirees. This is the main thrust of this study.

RESEARCH QUESTIONS

1. Are there post retirement challenges among retirees in Kogi State?
2. What are the strategies employed to address these challenges?
3. Can a relationship between specific/social characteristics and post retirement challenges be established?

OBJECTIVES OF THE STUDY

The general objective of this study is to examine various post-retirement challenges experienced by workers who retired from the service of Kogi State. The specific objectives are as follows:

(i) to find out the nature of post retirement challenges among retirees in Kogi State.
(ii) to identify the strategies employed by the retirees to manage the post retirement challenges.
(iii) to examine the relationship between certain social characteristics (sex and level of education) and incidence of post retirement challenges.
(iv) to identify the sources of retirement challenges experienced by retired Civil Servants.
(v) to analyze Retirement stress and see how retirees could be made productive.

SIGNIFICANCE OF THE STUDY

The need to understudy the nature of post-retirement stress cannot be over emphasized because of its implication on the significant demography of the aging population. Several population enumerations have consistently shown that the retirees occupy a significant proportion of the country’s population. This study on the nature/type of management strategies used by retirees and the counseling implication is timely now that a lot of concerns have been raised on the welfare of the retirees. The Federal Government has reviewed the failure of past policies on pensions with a view to experimenting new scheme. The current Pension Scheme enacted by Federal Legislature is expected to address the problems of non release of pensions, irregular payment of entitlements, corruption in pension administration that have further
impoverished the socio-economic conditions of the retirees. Findings from this study will enrich the current data base on pension management. It will also serve as a useful document for pension administrators, government and retirees on how to handle pension issues in the country.

SCOPE AND LIMITATIONS OF THE STUDY
This study covers the retired Civil Servants in Kogi State. The study is concerned with the analysis of the retirement stress and the coping strategies. The study as it is, has some limitations which include among others, finance, time, co-operation of respondents and the inability to expand the time available to the researcher to reach all retired civil servants in Kogi State. We are however consoled by the fact that retirees have their peculiarities particularly as they attend a joint meeting of retired civil servants. Lack of full co-operation of respondents is another limiting factor and their reluctance and delay in accepting and filling the questionnaire because of lack of interest and their belief that the outcome of the research may not have direct impact on them.

Another limitation is inadequacy of Literature on Retirement Stress and the Management Strategies.

The above identified Limitations notwithstanding, the findings of the study are considered valid and reliable. This is because the inadequacy of information from primary sources was complemented with information from secondary sources such as Textbook, Journal, Official Publications, Government Gazettes, etc.

LITERATURE REVIEW
Retirement has been variously categorized depending on the orientation or perception of the classifier. For example, to many authorities on retirement literature (Akindade, 1993), retirement can be broadly grouped into three namely; Compulsory/Involuntary retirement, Voluntary retirement and Mandatory/Regular retirement. Compulsory or forced retirement is often imposed on an employee for various reasons at times on grounds of ill-health, mental or physical incapacity and so on. Voluntary retirement is associated with personal withdrawal from active service by an employee having put in the required years of service for eligibility for retirement. This in most cases may be due to personal dissatisfaction with work schedule or vocational life style. However, mandatory/regular retirement is said to occur when an employee is made to withdraw his/her service from a long-time work schedule having attained the mandatory retirement age/duration according to the organization’s policy.

Retirement as a concept has both old and new definitions. The old definition of retirement was when a worker couldn’t do something anymore. He or she is laid off. However, the new definition of retirement is when a worker does not have to do something any more. The concept of retirement that is associated with leisure, travel, family activities, hobbies and educational pursuits is a modern idea. The role of “retiree” and the stage of “retirement” we identify with, today is a socially construed concept that was created as a result of the passage of Social Security Act in 1935 (in America). According to Prize (2000), with the creation of social security, a financial incentive or pension was made available to older workers to encourage them retire from the workforce and to enable younger workers take their place; thus stimulating economic growth and progress.

Retirement generally implies the terminal cessation, relaxation or changeover of financially remunerative employment. It is a life stage because it is a period of economic inactivity or a change over in one’s economic activity, socially/legally prescribed for workers in later life. Retirement is a phenomenon characterized by separation of the worker from paid employment, which has the characteristic of an occupation or a career over a period of time. It is essentially, a period of adjustment (Oniye, 2001).

Historically, retirement was a stage of life few individuals lived long enough to experience or enjoy. According to Prince (2000), in the early 20th Century, the average life expectancy was 47 years. As a result, most people worked until they became too sick to continue. However, because the advanced medical knowledge and resources we enjoy today were not yet available, majority of people died quickly of acute illness. It was discovered that before now the overall time spent in retirement was only 7% of adulthood or about 4 years. In the early 21st century, 25% of one’s adulthood can be spent in retirement. This is because the average life expectancy in 2002 was 76 years, thus those retiring at age 65, on the average, can expect to spend 18 to 20 years in the role of retirees. For instance, if an academic staff in a
Nigerian University retires at 60, he is expected to stay alive for another 20 to 25 years on the average. The implication is that adequate plan must be made by such an individual for the post retirement period.

Retirement in Nigerian Civil Service is guided by decree 102 of 1979 (cap 346) which deals with pensions and gratuity. According to this law, the statutory age of retirement of Public Officers is 60 years while it is 65 years for Judicial Officers and Academic Staff of Universities. Recently, High Court Judges/ other Senior Judges and Professors had had their retirement age extended to 70 years. However, with the reform of the Civil Service Decree No. 43 of 1988, retirement age has been put at 60 years or 35 years in service whichever comes first. It must be stated here that irrespective of the type of retirement, the transition is associated with some stress situations like Economic, Social, Psychological and Occupational Stress. In the submissions of Omoresemi (1987). Denga (1996) and more importantly Retire to Enjoy (2004), retirement stress could emanate from at least eight broad sources. These are: (i) Money (ii) Health (iii) Ageing (iv) Search for meaningful activity; (v) Work in retirement; (vi) Marital status; (vii) Caring for other family members, e.g. grandchildren or elderly parents, and (viii) Relocation. However, in the opinion of Denga (1980), retirement is known to affect income, residence, family structure or relationship between members, health and economic viability of the retirees. Nonetheless the case is worsened when the retiree is not adequately prepared to face this ultimate phase of life.

Retirement life demands great managerial ability. It has been observed that the retiree in order to experience a pleasant post-retirement life style would have to device effective means of managing some challenges inherent in retirement. It has been posited by Kolawole and Mullum (2004); that the typical retiree in Nigeria setting is confronted with the challenge of managing the following: (i) Insufficient financial resources; (ii) Problem of securing residential accommodation; (iii) The challenge of a new and low social status; (iv) Difficult health and (v) Challenges of declining health. It is against this background that this study was initiated to investigate into the sources of retirement stress and management strategies among Retired Civil Servants in Kogi State.

RETIREMENT PROBLEMS
Retirees in Kogi State civil service have identified the following as some of the problems encountered by them.

- Non-payment of Gratuities and delays in the payment of pension.
- Non-review of pensioner’s allowances as provided for in the 1999 constitution of the Federal Republic of Nigeria.
- The non-recognition of retirees by government in the schemes of development programmes is another challenge.
- Added to the above, is lack of preparation for retirement. There is the absence of orientation course and capacity acquisition training for retirees as done to military personnel and non-provision of Housing Scheme for retirees.

Some of the fears discussed below in detail which the retirees must face as part of the change and adjustment problems on retirement include:

(i) Fear of failure
(ii) Fear of the unknown
(iii) Fear of rejection; and
(iv) Fear of loneliness.

(i) Fear of Failure
Nothing devastates or holds people back more than the fear of failure (Robert Schuller, 1983).

There is no failure except in no longer trying (Elbert Hubbard, 1927). A retiree may be obsessed with the fear of failing in whatever he engages himself in, ‘he may feel that since he is getting old, he is not likely to succeed in any venture or undertaking. This is basically untrue. After all, Rev. Fr. Harold Riley (born 1903) was ordained a Roman Catholic priest at the age of 92 in 1995 by Cardinal Basil Hume (Agulanna, et.al. 2003:77).

We wish to remark “the majority of people who fail, accept failure” (Bremer, 1971) and that failures are more often the result of opportunities being missed through inertness than from any other cause (Agulanna, et.al:77).
(ii) **Fear of the Unknown**

Worry and fear will also cause premature baldness—a condition known as nervous baldness (Agulanna et al. quoting, Bremer, 2003:76).

A prospective retiree and a fresh retiree are dominated some times, by both rational and irrational fears of the unknown. Some are afraid of what may happen to them and how they can cope with this new phase of life. Infact, “psychologists have found that anxiety of the retiring reaches a peak before retirement begins” (Agulanna et al. 2003:77) citing US News and World Report, 1974:14).

Those of them who had lived in the towns all their working years and who rarely go home to their villages are dominated by fears of unknown things that could happen to them if they go home to settle. Some rightly or wrongly believe that they will get killed by their townsmen if they go home to settle. Others who had not maintained any close links with their villages by way of socio-economic contributions, fears social isolation. This is a genuine fear. All these tormenting fears tend to compound the change and adjustment problems of the retirees.

(iii) **Fear of Rejection/Fear of Social Isolation**

No passion so effectively robs the mind of all its power of acting and reasoning as fear (Edmund Burke).

Some retirees are hunted by the fear of being rejected by their towns’ people and by people in general. This is as a result of the way they conducted themselves while in the office or in service. Some people fail to use their positions at work to make friends, others used theirs to make enemies, and or benefit themselves only. While in office, some feel too big and so high and play “thin gods” such that they fail to associate with “common people”. Such people are the victims of the gods of myopia” and consequently fail to realize that their jobs would come to an end one day in their lifetime.

These are the retirees that are afraid of being rejected by the large society. They are afraid of their shadows and the ghosts of their working activities. They are afraid of the consequences of their inactions. By failing to make contribution to the socio-economic development of their home towns while in service, they become afraid of rejection and social isolation (Edmund Burke: 78).

(iv) **Fear of Loneliness/Fear of Social Meaningfulness**

He, who has conquered doubt and fear, has conquered failure (James Allen). According to Akinade (1993:85), it has been found that retirement results into making one ‘drop out of mainstream’. This may embarrass some people who had been active in business, industry and education and eventually lead to resentment of enforced leisure. Some pre-retirees and fresh retirees wonder what they could do with themselves when they stay at home and everybody else goes to work or to school. They fell loneliness and perhaps fear the fact of not being socially relevant or socially meaningful.

They are bothered by how they could idle about or sleep all through, when people go to school until they come back. Harlow corroborates all these fears and anxieties indirectly and Cantor (1996) who argued that life satisfaction after retirement appears to be related to participation in community service and in social activities. Some pre-retirees and fresh retirees therefore suffer social meaningfulness, idleness and perhaps loneliness. Here lies the importance of developing social networks, which will help the retiree to adjust properly on retirement.

Other factors which has caused change and adjustment problems for retirees as identified by Amadi (1991:17) and cited by Agulanna (2003:79) include:

(i) Failure to prepare for retirement
(ii) Excessive affection and affiliation held towards the job
(iii) Too many years spent on the same job
Lack of interests outside the job
Lack of alternative sources of self-esteem and confidence other than one’s job
Awareness of some tragedy that befell other known retirees, culminating in an intense fear of the unknown and fear of failure.

We shall examine each of these factors in more details as follows:

(v) Perceived Differential Socio-Economic Status
If life of officers has no variety, they will die of the monotony of life (Onoyima).

If a pre-retiree has been enjoying a high and comfortable standard of living by way of, perhaps, government furnished quarters, stimulating recreational facilities, regular water supply, steady light provided by his office and other perquisites and paraphernalia of office and he suddenly realizes that all these would vanish on his retirement, he may find it difficult adjusting to retirement. This is because he perceives two worlds diametrically opposite – his current world and his retired world.

He differentiates them and sees the one on retirement as a lower and perhaps inferior socio-economic one. Therefore, he will experience a lot of stress positioning himself for the retirement world. In effect, the perceived differential socio-economic status will aggravate the stressfulness of retirement (Agulanna, 2003:85).

Per cheque dependency
When we lose or fail to develop our own propelling power, we become as helpless upon the waters of life as the drifting raft at sea, someday to be cast upon a deserted beach (Bremer, 1971).

Some people, while at work develop what we call “pay cheque dependency” or dependence on salary and wages. They believe that life ‘is work and receiving salaries at the end of the month’. They find it difficult to imagine a life without full monthly salaries and allowances.

Pay cheque dependency exacerbates adjustment to the retirement status. Infact, it is a precursor of stress which aggravates change and adjustment problems of the retirees (Agulanna, 2002:86).

(vi) Retirement as a Form of Unemployment
The unhappy person in the world is the one without employment, no amount of money can take the place of work (Bremer, 1996).

Some people perceive retirement not as a time to rest or relax but as a form of or period of unemployment. From this perspective, they are exposed to all the stresses associated with unemployment. They therefore, encounter difficulty in coming to terms with retirement.

Unemployment has been linked to such negative outcomes as reduced life satisfaction, feelings of anxiety, lowered self-esteem and increased incidence of poverty.

RETIREMENT POLICIES IN NIGERIA
One of the newest policies concerning retirement in Nigeria is the Pension Management Scheme introduced by President Olusegun Obasanjo in 2006.

The key objectives of this scheme are to:
(1) Ensure that every person who has worked in either the public or private sector receives his retirement benefits when due.
(2) Assist individuals who do not plan for the future by ensuring that they serve to cater for their livelihood during old age.
(3) Establish a uniform set of rules and regulations for the administration and payment of retirement benefits in both the public and private sectors.
Stem the growth of outstanding pension liabilities.

The new pension scheme is contributory, fully funded and based on individual accounts that are privately managed by pension fund Administrators. Employees contribute a minimum of 7.5% of their basic salary, housing and transport allowances. Employers contribute 7.5% in the case of public and 12.5% in the case of military employees and Employers in the private sector contribute a minimum of 7.5% of each contribution and retirement benefits are taxed except the contributions are deducted immediately from the salary of the employee and transferred to the relevant retirement savings account. By doing so, the pension funds exists from the onset and payments will be made when due.

There are also Pension Fund Administrators (PFAs) and Pension Fund Custodians (PFCs).

Another policy is the introduction of the Nigerian Social Insurance Trust Fund. It is an insurance trust fund in which after retirement, staff gratuity are paid from the fund. The money used for the fund is gotten from the retirees, when they were still working and also from well meaning Nigerians and even foreigners who pay into the trust from which their gratuity is paid.

In the past, the system used was cumbersome as terminal benefits were not paid as and when due after retiring, the company you worked under pay you but the problem with these was that, the pension comes late and sometimes they are not paid for a long time.

Apart from these policies, there are many others which are not listed in this work.

THEORETICAL FRAMEWORK OF ANALYSIS

The theoretical framework is Activity theory. The activity theory is empirically supported by the frequent finding that social activities are positively correlated with adjustment among postretirement samples (e.g. Gregory, 1983: Havinghurst, Municks, Neugarten and Thomas, 1969: Maddox, 1963). Activity theory also predicts that individuals who expect to experience the greatest sense of loss after retirement might delay its onset, and this has been shown among white-collar workers (Mitchell, Levine and Pozzebon, 1988).

Activity theory is primarily a model for adaptation to retirement. It suggests that poor adjustment to retirement results from a failure to replace work-related activities. This belief has achieved widespread popular support, and community programs for older Americans frequently promote increased social activity.

An activity theory of retirement assumes that retirement is either a health marker (in case of voluntary retirement) or a potential stressor (if retirement is involuntary). One short fall of the activity theory is that, with the exception of poor health, it provides no explanation of the reasons for retirement. If maximizing activity levels is the key to well-being, why should a worker choose retirement over continued service? Perhaps, the decision to retire is driven principally by the social influence of secular trends. Another explanation might be that retirement marks the time at which leisure activities become more desirable than work activities. As originally proposed, however, the activity theory does not specify the types of activities that are more helpful to alleviate the sense of loss experienced after retirement.

HYPOTHESESES FORMULATION

A research hypotheses is a statement which is assumed to be true on which an argument may be based. A research hypotheses should be viewed as a probable statement which seeks at the minimum to relate one phenomenon or variable to another (Oguonu and Anugwam (2006).

The following are therefore the hypothesis the researcher intends to test in this study.

1. There is no significant difference in retirement stress experienced by retired civil servants in Kogi State on the basis of their sex.
2. There is no significant difference in retirement stress experienced by retired civil servants in Kogi State on the basis of their educational qualification.
RESEARCH METHODOLOGY
SAMPLE SIZE AND SAMPLING TECHNIQUES
A sample size of 105 respondents was drawn from 525 retirees in Kogi State civil service. Available statistics obtained from the Pension Board indicate that the sample size represents 20% of the total population of the retirees of Kogi State. The instrument was administered on them in about four (4) occasions when they came for documentation at the Pension Board Office. While some of the selected respondents returned the questionnaire immediately, others promised to return them at a later date of visitation to the Board. It took the researcher about four visits to the Pension Board office to retrieve only 90 questionnaires representing 85.7% of the 105 distributed. The 85.7% of the instrument returned is considered reliable for this study.

METHOD OF DATA COLLECTION
In collecting data for this research, copies of questionnaire were delivered to the respondents by the researcher through the assistance of 5 members of staff of the State Pension Board. The instrument was administered in about four instances when the pensioners were invited for documentation at the Pension Board office. A period of 10 days was allowed to enable respondents carefully respond to the questionnaire. At the expiration of the 10 days period only 90 copies of the completed questionnaire were retrieved and used for data analysis.

INSTRUMENT OF DATA COLLECTION
The instrument that was used to elicit data was a structured questionnaire titled ‘Analysis of Retirement Stress and Management Strategies among Retired Civil Servants in Kogi State (2000-September, 2010).

The questionnaire was divided into four (4) sections. Section one contains questions about the social characteristics of the respondents. The second section contains questions on the stress/phobia associated with retirement, the third section dealt with the Administration of Pension in Kogi State, while the fourth section sought for information on the coping strategies and how to plan for retirement. The instrument contains both open and close ended questions. Section two-four contained open and closed ended questions. Close ended questions were asked where specific responses are expected from the respondents while open ended questions were asked to give room for varying responses on various issues bordering on the subject.

DATA PRESENTATION AND ANALYSIS

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<tr>
<th>TABLE I: RETIREMENT STRESS EXPERIENCES</th>
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<td>VARIABLES</td>
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<td>Experienced problem of adjustment to post</td>
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<td>retirement life style</td>
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<td>70 (77.7)</td>
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<td>20 (22.3)</td>
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<td>Stigma of being called a retired person</td>
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<td>Insufficient financial resources</td>
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<td>Accommodation problem</td>
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<td>70 (77.7)</td>
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<td>Health problem</td>
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<td>65 (62.2)</td>
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<td>Learning a new survival skill</td>
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<td>15 (16.7)</td>
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<td>75 (83.3)</td>
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<td>Prompt payment of gratuity</td>
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<td>80 (88.8)</td>
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<td>10 (11.2)</td>
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<td>Irregular payment of pension</td>
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<td>65 (62.2)</td>
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<td>Difficulty coping without children</td>
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<td>25 (27.8)</td>
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<td>65 (62.2)</td>
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<td>Experience of stress</td>
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<td>70 (77.7)</td>
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<td>Bored with inactivity</td>
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<td>30 (33.3)</td>
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<td>60 (66.7)</td>
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<td>Do men face more stress</td>
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Source: Author’s Field Work, 2010.

ADJUSTMENT TO POST RETIREMENT LIFE STYLE
From the table above, about 78% of the respondents experienced problems of adjustment to post retirement life style, the remaining 22% indicated that they did not experience problems associated with adjustment to
post-retirement lifestyle. This indicates that majority of the respondents did not make adequate preparation for life after work. These respondents identified their inability to adjust to the normal routine of waking up early, resumption in the office by 8.00am and daily office activities. This reflects in the non-availability of post retirement engagement that follow the daily office routine. Despite the fact that some of these retirees are still capable of doing some work, the society may not have enough activities that can occupy the time of the retirees.

**STIGMA OF BEING CALLED A RETIRED PERSON**
Only a negligible Institutionalized stigmatizing, that is, removing people from main stream society because of retirement has become less common over the years, due to the involvement of retirees in activities in some community activities. In a study, Clelland and Peterson (1980) described how retirees develop their own sub cultures that are integrated, pro-elderly and self affirming, through which the possibility of being stigmatized is removed. Findings in this study corroborate the Clelland and Peterson (1980) study. Proportion of the respondents (27.8\%) ever had a feeling of stigmatization, indicating that it does not pose a serious threat. In some parts of Nigeria, it is a pride to retire from work, the retirees are often described as fulfilled human beings and are accorded with desired respect.

**INSUFFICIENT OF FINANCIAL RESOURCES**
About 78% of the respondents encountered insufficiency of financial resources, which confirms that the greater majority of pensioners live in abject poverty as a result of dwindling resources. These respondents reportedly did not have enough savings and investments which they could depend on after retirement. Majority indicated that they invested in the training of their children in formal school with the hope that at old age, the children will reciprocate by catering for them. A handful proportion complained of the salary not being able to meet up with their expenditures needless to talk about investment in any profitable venture. The standard of living of retirees remains very low due to irregular and low income.

**ACCOMMODATION PROBLEM**
Only 22.3% of the respondents encountered accommodation problem after retirement which shows that the greater majority (77.7\%) may have planned for retirement. One of the physiological needs of man according to Abraham Maslow in his hierarchy of needs is shelter. One of the cultural norms among people in the study area is that the head of the family should be able to provide accommodation for all members of his immediate family. Since most of the communities in the state are in rural locations, it was relatively cheap to build houses most especially with the use of local materials. The respondents could afford a sizeable building to accommodate members of their immediate family.

**HEALTH PROBLEMS**
Health is the state of complete physical, mental and social well being of an individual, not merely absence of disease or infirmity. Many factors are believed to influence health seeking behavior of an individual among which are level of occupation and income. Those who are gainfully employed are expected, all things being equal, to patronize modern health facilities for better treatment. At retirement, the quality of health and incidence of diseases is dependent on the quality of life. In this study, about 28% reportedly have health problems. They identified health challenges such as high blood pressure, diabetes and joint aches. Those who retired back to the village patronize primary health facilities for health care or cure. In a related study by Adejumo (2010), on the general health of retirees in Lagos, factors found to have influenced the dimension of health status of retirees include the need for improved self efficacy, social support and stability of personality among retirees. The situation of this category of people is worsened by the non-availability of welfare scheme for the elderly in Nigeria. Getting health insurance cover after retirement is one of the biggest issue facing workers who have not saved enough money to retirement. Of recent, the federal government of Nigeria indicated her readiness to include retirees from the civil service into the National Health Insurance Scheme, with an intension to improving the health status. As to whether pensioners experience health problem, 27.8\% of them have affirmed that they do. Though it appears low, but it calls for concern as funds and health care available to this category of pensioners are inadequate.

**LEARNING A NEW SURVIVAL SKILL**
Life after work possess enough challenge, including the need to learn new survival skills towards meeting the needs of livelihood. Those who retire from civil service work often engage in development of new skill
towards meeting the demand of their post retirement expenses most especially when the monthly pension is not forth coming. Among the respondents involved in this study, question was asked on whether pensioners experience the problem of learning a new survival skill for post retirement life style, 16.7% of the respondents affirmed that they experience that problem.

PROMPT PAYMENT OF GRATUITY
Under a normal circumstance, the gratuities of retirees are expected to be paid immediately after exit from work. Experiences in Nigeria has shown that problems such as bureaucratic bottlenecks in the processing of relevant papers and availability of funds, hinder timely release of gratuities. This is also subject to inclusion of the request on the approved budget. All these compounded the problems of the retirees towards making any move to settle down. The situation in Kogi State is not far from what obtain in other States. In this study, 88.8% of the respondents affirmed that their gratuities were not promptly paid with only 11.2% saying it was promptly paid, the situation may have further impoverished the conditions of the retirees and compounded their problems in meeting the desires of the family.

REGULARITY OF PAYMENT OF PENSION
On whether they have difficulty in managing irregular or non-payment of monthly pension, 27.8% of the pensioners affirmed that they do, while 62.2% do not, possibly due to efficient and effective management of resources.

COPING WITHOUT CHILDREN
Man is a social animal because of his social ability to initiate meaningful interaction with others. The meaningful and smooth interaction can be achieved through family formation and process of socialization. Retirees were asked as to how they were coping without their children? Data obtained show that 27.8% of the respondents have difficulty in coping with their partners without children.

EXPERIENCE OF STRESS
On whether educated retirees experience more stress than their other colleagues, it was rejected as 77.7% of the respondents said no. The levels of education of the retirees were placed on the nature and time of stress experienced by the retiree. It was intended to measure whether the timing and nature of stress experienced by the retirees are determined by whether they are educated or not. In this study, data show that, about 22.3% indicated a direct relationship between the level of education and the frequency of stress experienced. Those who had higher level of formal education reportedly experienced higher frequency of stress after retirement and vice versa. This report is tantamount to the fact that educated retirees do not easily adjust to life after work.

On whether men face more stress, 77.7% of the sampled population affirmed that men face more stress possibly due to family responsibilities.

On whether pensioners are bored by inactivity, only 33.3% agreed to the proposition as 66.6% of the populations have kept themselves busy through their engagements.

**TABLE II: GOVERNMENT RESPONSE**

<table>
<thead>
<tr>
<th>VARIABLES</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government is living up to its responsibilities in terms of its obligation to pensioners</td>
<td>05  5.6</td>
<td>85  94.4</td>
</tr>
<tr>
<td>The New Pension Reform which is laudable has been implemented in Kogi State</td>
<td>10  112</td>
<td>80  88.8</td>
</tr>
</tbody>
</table>

Source: Field work, 2010.

One major problem facing pensioners in Nigeria is the inability of the government to effectively initiate and process pensions for the beneficiaries. Successive governments have failed to live up to its responsibilities in pension administration. Most state governments complain of non-availability of funds, delays in the receipt of allocation from the federal government and administrative bottleneck. In this study, an overwhelming majority of the respondents (94.4) indicated that government has not successfully handled the administration of their pensions. These respondents complained of inconsistency in government policies about pension, occasioned by change in baton of leadership in the State. In Kogi State, a governor of Peoples Democratic Party (PDP) took over from that of All Nigerian Peoples Party
These parties differ in ideology regarding the welfare of the citizens. Most respondents indicated that the political will and commitment of the governor is a major determinant of the success or otherwise of pension administration.

The assertion above is justified by further responses that the new pension scheme has not been implemented holistically in Kogi State. Of recent, the government initiated a new pension scheme to cover and overcome the inadequacies of the old pension scheme. While the scheme has been legalized for implementation at the federal level by the National Assembly, there is the need for further consideration and approval by the State Legislature for domestication at the State level, due to the bi-cameral nature of our legislature. While some States in Nigeria have begun implementation, findings of this study show that Kogi State Government is yet to begin implementation. This may have been occasioned by the re-current teething problems.

Generally, while Nigerian culture may venerate the aged, the country’s pensioners don’t always find themselves living out a peaceful retirement, most especially where the collapse of pension schemes has pushed many former civil servants into poverty. A majority of the respondents (82%) reportedly awaited pension payouts for several months.

Efforts by the Federal Government to restore sanity into the pension scheme opened more cans of worms. When the head of the Task Force Team put together by the government to look into the crisis and not in the system has revealed that the exercise uncovered N10 billion paid to the non-existing pensioners by the former Federal Pension Management.

This study relying on available data acknowledges the reality of post retirement challenges among the retirees selected for this study. This according to them resulted from the change in life styles and its attendant consequences on their health and well being. Questions were asked on how they manage the challenges to avert deplorable health condition and death. Responses are presented in Table III and discussed below:

### TABLE III: RANKING ORDER DISTRIBUTION OF RESPONDENTS ON MANAGEMENT STRATEGIES OF RETIREMENT STRESS

<table>
<thead>
<tr>
<th>S/NO</th>
<th>VARIABLES</th>
<th>N (%)</th>
<th>RANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Visiting my age-long friends to keep in touch</td>
<td>60</td>
<td>5th</td>
</tr>
<tr>
<td>2</td>
<td>Engaging in part-time assignments to make more money</td>
<td>20</td>
<td>8th</td>
</tr>
<tr>
<td>3</td>
<td>Engaging in political activities</td>
<td>60</td>
<td>5th</td>
</tr>
<tr>
<td>4</td>
<td>Learning to mind my business</td>
<td>10</td>
<td>9th</td>
</tr>
<tr>
<td>5</td>
<td>Learning a moderate life style</td>
<td>85</td>
<td>1st</td>
</tr>
<tr>
<td>6</td>
<td>Talking to people I trust</td>
<td>80</td>
<td>3rd</td>
</tr>
<tr>
<td>7</td>
<td>Dedicating more time to Religious Activity</td>
<td>81</td>
<td>2nd</td>
</tr>
<tr>
<td>8</td>
<td>Engaging in exercise to keep fit</td>
<td>78</td>
<td>4th</td>
</tr>
<tr>
<td>9</td>
<td>Taking up contract appointment</td>
<td>05</td>
<td>10th</td>
</tr>
<tr>
<td>10</td>
<td>Participating in activities of Union of Pensioners</td>
<td>40</td>
<td>7th</td>
</tr>
</tbody>
</table>

Source: Author’s Field Survey, 2010.

### LEARNING A MODERATE LIFE STYLE

Highest proportion of the respondents reportedly learnt a moderate life style in order to cope with the challenges of post-work stress. Over 94% engaged in activities that matched their new economic orientation and purchasing ability. These include reduction in the amount of money spent on clothes (62%), new cars (08%), alcoholic drinks (12%), visit to night clubs (19%), dependent relatives (20%). Respondents indicated the changes above to reflect the new reality on their earnings. Taking cognizance of the ranking order, the majority of respondents opted for a change in life style as coping mechanism and stress management.

### INVOLVEMENT IN RELIGIOUS ACTIVITIES

In the ranking order, respondents (90%) preferred to dedicate more time to religious activities. These samples stressed the need for closer relationship with God on account of old age taking cognizance of the reality of life after death and that death may knock on their doors any moment. Life expectancy, in Nigeria, has dropped considerably over the years, due to health and poor socio-economic condition of a greater proportion of the population. Human Development Index (2010) report has consistently reported that Nigerian is among the Nation with low socio-economic index and that the life expectancy have dropped to age 42-45 years. An average Nigerian is religious and may show signs of commitment to religiosity at older age.
SOCIALIZATION
Socialization, a long term process through which an individual learns through interaction, norms, values and adjustment patterns, is life time. This is achieved through the process of meaningful interaction among social beings, through which the psychological and social needs are met. Retirees, who participated in this study, identified socializing with others, as measures for the management of stress occasioned by disengagement from work. This corroborates the Abraham Maslow theory of Hierarchy of needs which identified social needs as one of the basic necessities of life. In his arrangement, he prioritized the need to interact with others as one of the basic pre-requisites for ensuring a socio-psychological health. In the ranking order in this study, respondents ranked 3rd the need for interaction with other people as a coping mechanism for managing the post-retirement stress by the retirees.

It is clear from the above table that majority of retired civil servants in Kogi State experience retirement challenges. From the Table III above, it could be seen that there are ten stress management strategies that have been put to use in Kogi State. They include:
- Learning a moderate life style 94.4%,
- Dedicating more time to Religious activities 90%,
- Talking to people I trust 88.8%,
- Engaging in exercise to keep fit 86.6%,
- Visiting my age-long friends to keep in touch 66.6%,
- Engaging in political activities 66.6%,
- Participating in activities of union of pensioners 44.4%,
- Engaging in part-time assignments to make more money 22.2%,
- Learning to mind my business 11.1% and
- Taking up contract appointment 5.5%.

TEST OF HYPOTHESES
Hypothesis one: There is no significant difference in the retirement stress of retired civil servants in Kogi State on the basis of their sex. The hypothesis was formulated to know if sex is a major determinant of the incidence of stress among the retired staff. It examines the differential in the prevalence of stress based on the sex of the retiree and whether the relationship is significant or not. Chi-square technique was used to test the relationship. The result of the chi-square is presented in the table below:

<table>
<thead>
<tr>
<th>ITEMS</th>
<th>SEX</th>
<th>DF(V)</th>
<th>X²</th>
<th>X²</th>
<th>0.05 Level of Significant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incidence of stress</td>
<td>MALE</td>
<td>40</td>
<td>1</td>
<td>2.41</td>
<td>3.84</td>
</tr>
<tr>
<td></td>
<td>FEMALE</td>
<td>50</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field survey, 2011.

The result shows that X² > X² at 0.05 level of significance. The null hypothesis is accepted while the alternate hypothesis is rejected. This shows that there is no significant relationship between male and female in the incidence of post retirement stress among the study population. This indicates that, all things being equal, the incidence of post retirement stress is not based on sex distribution. The null hypothesis is accepted and confirmed while the alternate hypothesis is rejected.

<table>
<thead>
<tr>
<th>TABLE V: CHI-SQUARE TECHNIQUE TABLE SHOWING RELATIONSHIP BETWEEN LEVELS OF EDUCATION AND PERCEPTION OF RETIREMENT STRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>VALUE</td>
</tr>
<tr>
<td>----------------------</td>
</tr>
<tr>
<td>Pearson chi-square</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
</tr>
<tr>
<td>Linear-by-Linear Assertion</td>
</tr>
<tr>
<td>Number of Valid Cases</td>
</tr>
</tbody>
</table>

a. 8 cells (44.4%) have expected counts less than 5. the minimum expected count is 02.
Source: Author’s field survey, 2010.
The above table shows that the calculated value $X^2_c = 28.14$ is greater than the critical value of 18.31 at 0.05 level of significance. Consequent on the above, the alternate hypothesis which states that there is a significant relationship between education levels and perception of retirement stress. This indicates that the nature of perception of retiree about post-retirement stress is dependent upon the level of education.

**DISCUSSION OF FINDINGS**
- It was found that majority of retirees in Kogi State encounter retirement challenges. Prominent among which were irregular payment of pension and accommodation problem.
- Adjustment of life style to a moderate one was found to be one of the coping strategies of retirees.
- Getting closer to God by deep engagement in Religious activities was found to be one of the panacea to the stress.
- Engaging in a keep fit exercise was one other way of addressing the retirement stress.

**CONCLUSION**
It can be concluded from findings of this study that retirees in Kogi State are facing some stress and there are a number of coping strategies that are in place to mitigate the effect.

It can also be concluded from the findings of this study that retirement at present is generally stressful for retired civil servants in Kogi State. It can also be inferred that retired civil servants in Kogi State are experiencing retirement stress from ten (10) broad sources. According to the study, they have acknowledged using ten (10) different retirement stress management strategies. It is clear from the findings of this study that there are both sex and educational differences in the perception of retirement stress by the retired civil servants in Kogi State.

**RECOMMENDATIONS**
Based on the findings of this study, it is recommended that;
- Kogi State Government must rise to the occasion by promptly paying the Gratuity and pension of its retirees.
- There should be upward review of pensions.
- Government should provide an enabling environment for retirees to engage themselves usefully.
- Like in other States, Kogi State Government should obtain loans to liquidate the entitlements of its retirees.
- It is recommended that all workers and retirees should avail themselves of the total package of retirement strategies advocated by Marceau (1998). According to the author, the retirement planning should reflect the individual’s dreams, hopes and aspirations in addition to meeting day-to-day obligations.
- Retirees should engage in small scale farming or other similar activities.
- It is essential that all prospective retirees should begin with personal goal setting exercise that reflects how the individual wants to spend the last third of his/her life. The question is not just “can I afford it?” It is also “how do I want to spend the last time I have left?”.
- Retirement benefits should be budgeted in advance so that retirees can be paid as they retire.
- Kogi State Government should as a matter of urgency implement the contributory pension scheme of the Federal Government.
- Counterpart funds should be paid to State without any further delay.
REFERENCES


