

**PSYCHOSOCIAL CHALLENGES EXPERIENCED BY RETIREES IN EJIGBO LOCAL
GOVERNMENT AREA OF OSUN STATE, NIGERIA**

BY

**Tajudeen O. Ishola Ph.D: Centre for Peace and Strategic Studies, University of Ilorin;
E-mail Address: ishola.tajudeen@yahoo.com**

**Salman A. Alawaye Ph.D: Unilorin Human Development and Counselling Centre;
E-mail Address: askalawaye@gmail.com**

&

**Ojebiyi P. Folasoye: Osun State, SUBEB;
E-mail Address: paulfo852@gmail.com**

Abstract

Retirement is a fact of employment, which occurs as a result of situations peculiar to ethics of employment. In Nigeria context however, retirement is characterized by different kinds of challenges experienced by retirees. In view of this, the study investigated the psychosocial challenges experienced by retirees in Ejigbo Local Government Area, Osun State, Nigeria. The descriptive survey design was employed, purposive and convenient sampling techniques were used to select 120 retirees in the LGA. The instrument was self designed questionnaire "Psychosocial Challenges of Retirees Questionnaire (PCRQ) which was subjected to Cronbach alpha reliability with reliability coefficient of 0.73. Data collected were analyzed using percentage and t-test statistic, the hypothesis is tested at 0.05 alpha level of significant. The findings revealed that the psychosocial challenges faced by retirees in Ejigbo LGA are legion and the topmost among them are frustration, loneliness and anxiety towards death. There was no significant difference in the psychosocial challenges experienced by retirees in Ejigbo LGA based on gender. It is recommended that government should always pay the retirees their entitlements as at when due and support them in order to prevent them from being frustrated to untimely death.

Keywords: Psychosocial, Challenges, Experience, Retiree, Retirement

Introduction

Work, job or occupation is an activity that gives human-life meaning and purpose to live life and gives a designation to which someone proudly walks in society (Aina, 2002). Retirement is reviewed by Bur (2001) as the act of leaving the service either voluntarily or compulsorily where such an employee has completed a specified period of service years or is removed from office by way of compulsory retirement, lay off, dismissed, death, illness, disability or by voluntary withdrawal from service. In his submission, Cole (2002) explained retirement as a period when an employee reaches the end of his working life. It is a major dramatic life change that hands individuals out of their life long career. The age at which people start working and retiring from work varies from country to country and on the basis of types of jobs. It is obvious that the individual that cross the threshold of old age would automatically diminish in strength and performance; this invariably necessitates the policy of retiring from work or job after a definite period of time. It does not mean that retirement is a crisis in itself, but the condition of practice in different states and countries usually determines experience of retirees about retirement.

A number of advantages had been observed in retirement, Wolcott (1998) stated that retirement helps workers to devote more time to immediate family matters and interests more than when in service and especially for women it affords them the opportunity to assist in taking care of their grand-children, serving as baby seaters for their children. It could offer retirees the enjoyment of the respect and esteem they may either to have carved out for themselves while in service; as it similarly given

opportunity to serve themselves better than when in service provided they are still energetic (Monette, 1996). In the same vein, retirement offer retirees the freedom to spend their time as they chose, including opportunity for leisure, rest and visiting places of interest, especially for those whose job assignments never allowed them while in service (Orhungur, 2005)

However, many retirees are experiencing a hard time as a result of varying factors. Amujiri (2009) reported that retirees are suffering because pension fund administrators siphon their entitlement thereby making it difficult if not impossible for the retirement benefits provided by the government to reach the supposed beneficiaries. Anieto (2013) indicated that pensioners are owed several months of pension arrears with either or no hope for immediate payment. In this wise, leaving a job where one has already accustomed himself to the people and work routine alter workers' behaviour direction and the effect of psychosocial such as denial, anger, anxiety, disorder, loneliness, depression and substance abuse on retirees should not be overestimated.

Oniye (2001) posited that retirement is a fluid concept which connotes different things and is fraught with different experiences for different people, while some individual view it positively and anticipates nostalgia, other dread its eventually with great anxiety. Therefore, the retirement experience might not be the same 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 retired person is made to face some psychosocial challenges, because of his or her states (non-working individual). According to Elezua (2008), the moment retirement comes knocking on the door of an employee; it enters with challenges and expectations. In fact, it is typically associated with stress for the average employee especially in a developing country either Nigeria as observed by Hershey and Mowen (2000) that retirement is a stressful experience for many retirees. In conclusion, Okechukwu and Ugwu (2011) submitted that in Nigeria, the delay in payment of pension and gratuities often lead to hardship and death of the retirees in some circumstances, making retirement dreaded experience.

In order for retirees to experience a pleasant post-retirement lifestyle as the fact remains that retirement life demands great managerial ability. Retirees would have to device effective means of managing some challenges inherent in retirement. Kolawole and Mallum (2004) posited that the typical retiree in Nigeria setting is confronted with the challenge of managing the insufficient financial resources, problem of securing residential accommodation; the challenge of a new and low social status; challenges of declining health and anxiety towards death. Hershey and Mowen (2000) added that retirement among some retirees is associated with less of a role fundamental to personal identity and social status. Also, non-payment or delayed in payment of retirement benefits to deserving retirees created night mares, depression, frustration, fear of uncertain future and harrowing experiences, loneliness and frustration. Van-Solinge & Henkens (2005a) noted that retirement induced low level of social interaction, low self-esteem, dissatisfaction with life, feeling of isolation, meaningless and in productive life. This is the reason why Akinade (2003) stated that retirement problems made some retirees become disorganized and disoriented in the environment as well as having suicidal thoughts.

Statement of the Problem

Retirement is mandatory on every employee after a specific period of time as private or civil servant and which might become inevitable as a result of varying factors. In view of this, individuals' expectations are that, they would receive their gratuities and other entitlements, coupled with monthly pensions, which would enable them to live happily after retirement and enjoy for the rest of their life. However, the reverse has been the case for most states retirees in Nigeria. Many workers are retiring without being paid their dues and adequate provisions for their welfare after retirement. Retirements in Nigeria has been considered a crisis situation for most retirees. Ugwu (2006) corroborated this by stressing that retirement is more than withdrawal, rather, it is a major crisis especially in Nigeria because there is an absence of pre-retirement counselling given by employers to employees, which

would generate changes that normally facilitate the transition from work to retirement may be perceived as resulting into loss of status and intra conflict especially, if the retired is a bread winner.

A lot of retirees in Nigeria reach the age of retirement without personal residential home. This problem persisted due to the fact that Nigerian workers earnings are meager which make investment to have residential home impossible. Eremie (2015) studied the challenges and expectations of retirees in Rivers State, Nigeria: implication for career counselling. The findings revealed that there was significant difference in the challenges and expectations of retirees based on gender, which non-significant difference was found based on life and work experience. This and other studies like Okechukwu (2011) were not on psychosocial challenges of retirees and not carried out in Ejigbo L.G.A of Osun State. This indicates a gap which the present study seeks to bridge and equally provide plausible suggestions.

Theoretical Framework

Disengagement, continuity and activity theories of achievement were best described the study based on the perception of the proponents of the theories. Disengagement theory is of the believed that aging as an inevitable, mutual withdrawal or disengagement in decrease interaction between the aging person and others in the social system or occupation he belongs to (Cumming & Henry, 1961). Continuity described retirement as a linear series of life events that gradually lead to a logical career stage and a pleasant experience or transition without maladjustment or distress into retirement (Hooyman & Kiyak, 2000). The theory suggested that people essentially remain the same over their lives in psychological terms and retain the same preferences, the same conduct patterns or the same social environment throughout their life (Atchley, 1989). Robert Havighurst propounded activity theory in 1961 as reaction to disengagement theory. The theory stands on the premise that elderly individuals experience utmost happiness and fulfillment when they actively engage in meaningful social interaction and activities.

Research Objective

The main objective of the study is to examine the psychosocial challenges experienced by the retirees in Ejigbo Local Government Area, Osun State.

Research Question

What are the psychosocial challenges experienced by the retirees in Ejigbo Local Government Area, Osun State?

Research Hypothesis

There is no significant difference in the psychosocial challenges experienced by the retirees in Ejigbo Local Government Area on the basis gender.

Methodology

The research design adopted for this study is a descriptive survey method through the use of questionnaire to investigate the psychosocial challenges experienced by retirees in Ejigbo Local Government Area, Osun State. The population for the study consists of all retirees in Ejigbo Local Government Area. This comprises of 1,300 retired individuals (NUP, 2019). Based on the assumed population of the study, a sample size of 120 retirees participated in this study. Purposive sampling technique was used to select 120 respondents from different location identified participated in the study. This implies that every retiree the researcher comes across was asked to respond to the questionnaire for the study. The instrument used was researcher-developed self-designed questionnaire with two sections of 'A and B' and patterned in line with four-point Likert scale type scoring method. The instrument contained twenty items relating to the subject matter "psychosocial challenges". It was validated by three other colleagues in the different relevant departments in Faculty of Education,

University of Ilorin. To establish the reliability of the instrument, it was administered to twenty (20) retirees at Osogbo who are not part of the local of the study. A Cronbach alpha reliability method was used to establish 0.73 coefficient reliability, hence the score is high enough to adjudge the instrument reliable for the conduct of the study. Cronbach alpha reliability method was used because the retirees were not assembled in a place for a specific interval of period. The respondents were requested to tick the column of strongly agree, agree, disagree or strongly disagree that best reflects their perception. Gender is the only variable of the respondents' analyzed using frequency and percentage. The research question was answered using mean ranking. The hypothesis formulated was tested using inferential statistics of t-test.

Results

Table 1: Distribution of Respondents Based on Gender

Variable		Frequency	Percentage %
Gender	Male	66	55.0
	Female	54	45.0
	Total	120	100.0

Table 1 illustrate the demographic data of respondents on gender which indicates that male were 66 (55.0%) of the retirees while the remaining 54 (45.0%) were female. It implies that male retirees participated in the study than their female colleagues.

Research Question

What are the psychosocial challenges experienced by the retirees in Ejigbo Local Government Area, Osun State?

Table 2: Mean and Rank Order of Responses on Psychosocial Challenges of Retirees.

N	As a retiree, I am experiencing the following challenges:	Mean	Ranks
2.	Frustration	3.46	1 st
1.	Loneliness	3.43	2 nd
20.	Anxiety towards death	3.39	3 rd
5.	High level of stress	3.38	4 th
3	Loss of prestige associated with work	3.37	5 th
7	Little support from family members	3.37	5 th
14	Poor health status	3.35	7 th
15	Undue delays of pension benefits e.g. gratuity	3.32	8 th
16	Dissatisfaction with life	3.29	9 th
6	Low self concept	3.25	10 th
10	Poor relationship with my spouse	3.23	11 th
13	In ability to pay children's school fees	3.23	11 th
19	Suicidal thought	3.21	13 th
4	Reduced level of social interaction	3.20	14 th
17	Inability to provide for family needs	3.19	15 th
12	Fear of an uncertain future	3.19	15 th
9	Struggling in starting a new part-time career	3.17	17 th
18	Depression	3.13	18 th
11.	How to invest money to maximize retirement savings	3.12	19 th
20.	Exhaustion syndromes (burn out)	3.12	20 th

Table 2 presents the mean and rank order of respondents' responses on psychosocial challenges experienced by the retirees. Twenty items were in the questionnaire administered to the respondents. The retirees agreed to all the 20 items as psychosocial challenges experienced by them. This is indicated by the mean values of 3.00 and above which are higher than the bench mark mean value for determining the significant psychosocial challenges of the retirees. For the purpose of space however all the items are not reported. In view of this, six items are reported. Items 2, 1 and 20 with mean values of 3.46, 3.43 and 3.39 were ranked 1st, 2nd and 3rd respectively. In this regard, they are considered as the topmost psychosocial challenges experienced by the retirees. This implies that the psychosocial challenges experienced by the retirees in Ejigbo L.G.A are legion and topmost among them are frustration, loneliness and anxiety towards death.

Hypothesis Testing

There is no significant difference in the psychosocial challenges experienced by the retirees in Ejigbo Local Government Area, Osun State on the basis of gender

Table 3: Mean, SD and t-test Result Showing Difference Between Male and Female Retirees on Psychosocial Challenges of Retirement

Gender	N	Mean	SD	DF	Cal.t	Crit.t	p-value
Male	66	66.09	6.66	118	1.45	1.96	0.148
Female	54	64.46	4.75				

X=no significant, $p>0.05$

Table 3 shows that for a degree of freedom (df) of 112, the calculated t-value of 1.45 is less than the critical t-value of 1.96 ($p=0.148>0.05$). This indicates that there is no significant difference in the psychosocial challenges experienced by retirees in Ejigbo Local Government Area, Osun State based on gender and hence the hypothesis was accepted. Therefore, male and female retirees are similar in their view of experience on psychosocial challenges.

Discussion

The findings revealed that psychosocial challenges faced by retirees are many but the topmost among them are frustration, loneliness and anxiety towards death. The first finding indicates frustration as psychosocial challenge experienced by retirees after retirement. Frustration might result from a number of factors such as non-payment of gratuity, idleness, poverty, among others. The finding is in line with that of Yunusa (2013) which revealed that one of the challenges faced by retirees in Nigeria is frustration. Loneliness is another psychosocial challenge discovered by the finding. This finding is equally in line with that of Yunusa (2013) which indicated that loneliness is common social problem experienced by retirees because they are no longer in active engagement. Another finding is that of anxiety towards death. Retirement is majorly characterized by old age, in spite the fact that the welfare of retirees in Nigeria is neglected. It is more likely that retirees will be afraid of the emergence of death. The finding is in tandem with the finding of Kolawole and Mallum (2004) and that of Aninakwah-Bonsu (2016) which explained that retirees in Nigeria display anxiety towards death because of poverty which resulted from unpaid gratuity and irregular payment of monthly pension. The implication of the finding is that retirees are more likely to feel death is approaching them because of their inability to meet their daily expenses. And also, with the emerging fact that the strength and ability of the retirees to search and engage in another kind of job to complement the present status is no longer there.

The finding of the hypothesis tested in this study disagrees with the finding of Aminakwah-Bonsu (2016) which revealed that a significant difference exists in the challenges found by retirees on the basis of gender. It implies that the present study indicates there is no gender preference on the

psychosocial challenges experienced by the retirees in the studied area. This indicates that both male and female retirees have similar psychosocial challenges experienced.

Conclusion

The study revealed that the psychosocial challenges experienced by the retirees are legion and the topmost among them are frustration, loneliness and anxiety towards death. It was also revealed that there was no significant difference in the psychosocial challenges experienced by retirees in Ejigbo LGA based on gender.

Recommendations

In this wise, it is recommended that government through the pension board established by the different states should give all the retirees their entitlements and support them with other required essential needs of life in order to prevent them from being frustrated to death. Also, the retirees should make required solid plan during this critical period of life stage and seek necessary support from required individuals or group, so that they can be prevented from psychosocial challenges of retirement in Nigeria.

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