



**RETIREMENT CHALLENGES AND ADJUSTMENT
STRATEGIES OF RETIRED LOCAL GOVERNMENT CIVIL
SERVANTS IN BENUE STATE, NIGERIA**

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Abstract:

This study investigated the retirement challenges and adjustment strategies of retired Local Government Civil Servants in Benue state, Nigeria. To guide the study, two research questions and two hypotheses were formulated. The survey research design was adopted for the study. The population was the entire 5678 retired Local Government Civil Servants from Benue state Local Government Service Commission. Purposive sampling technique was used to select 384 retirees as respondents for the study while simple random sampling was used to select the Local Government Area for the study. The researcher used an instrument titled: Retirement Challenges and Adjustment Strategies Questionnaire (RCASQ) for the study. Data was collected through the administration of questionnaire. The demographic data and research questions were analyzed by the use of descriptive statistics of mean score, the hypotheses were tested by the use of t-test statistics. The results indicated that retired local government civil servants experience challenges in socio-economic, physical and psychological areas. It was also revealed that the adjustment strategies do not significantly differ in terms of gender. The study, therefore, recommended that there should be proper orientation and pre-retirement vocational training for retirees' efficient, workable pension schemes. It should also cover post-retirement follow up programme for retirees.

Keywords: retirement, challenges, adjustment strategy

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1. Introduction

The concept of retirement like most concepts in guidance and counselling psychology is relative. It is not only used as a concept in employment but has several psychosocial implications. From the angle of vocational guidance, it refers to a specific occupational cycle where certain materials, vocation and experimental achievements are expected of the retirees. The researcher believes that retirement is a terminal cessation, relaxation or changeover of financially remunerative employment, characterized by the separation of the worker from permanent employment over a period of time.

Oniye (2006) conceived of retirement as a period of transfer from one way of life to another. It involves a lot of changes in value system, monetary involvements and social aspect of life. This means a termination of a pattern of life and a transition to a new one. It also implies that a retired worker is one who is receiving a retirement pension benefit after his disengagement from a previous work schedule. This disengagement could be of two categories. Akinade cited in Olusakin (2018) consider retirement to be of two groups of compulsory or involuntary, and mandatory or regular retirement. Compulsory or involuntary retirement refers to an imposed retirement over an employee by the employer for various reasons while voluntary retirement is concerned with personal withdrawal from active service by an employee having put in the required years of service. This could be as a result of long-time work schedule having attained the mandatory age or duration according to the stipulated policy. In Nigeria, according to decree No. 43 of 1988, retirement age in the civil service has been pegged at 60 years and 35 years in service whichever comes first and depending on the area of individual engagement. For an instance, the retirement age for academic staff who are not professors has been adjusted to 65 years while those on professorial cadre are 70 years as contained in ACT No. II of 1993.

According to Atchley in Phaswana (2015) retirement is not a role loss but rather a move from one social role to another. The role of a retired person has culturally transmitted norms and defined rights and duties. To this individual, retirement is seen as a transition involving role loss, role expansion, role change and role definition which affect not only this retiree, but also the roles and dynamics of the retiree's family.

To some individuals, employment provides not only a service of income but also a social status and opportunities for social interaction to this group of individuals. Retirement involves a withdrawal from work and activities and hints at passivity and detachment. Brown (1999) on this note consider retirement as an abrupt loss of status, authority and influence as well as a loss of material and social resources. It also means decrease in feelings of self-worth.

Frigenti (2000) conceptualize retirement as one of life's work descriptive and stressful events which contribute to a decline in physical and mental health and requires adjustment to the loss of work, reduced income and changes in status, authority, social roles and identity. The above situation generates stress and anxiety which play a role in physical and mental decline. It is common saying that many retirees become ill and die

soon after retirement. The researcher is not in any way of the opinion that retirement causes illness and death because health precedes death.

According to Aiken (1995) retirement is a right or earned reward, characterized by freedom and enjoyment, after years of hard work and contributions to the growth and development of society. Samuelson (2000) summed up the modern retirement as a sanctioned and cherished reward, a time to relax and savour the pleasures of family, travel, hobbies and leisure. However, the extent of the reward will, of course, depend on the availability of economic, social and other sources that can keep life on a smooth path of continuity.

To the current researchers, retirement involves major life changes and often correspond with advanced ages (with its associated challenges and the influence of beliefs, myths and stereotypes concerning aging). People vary in the degree to which they are able to embrace the changes, handle associated stress, meet their needs and achieve self-actualization, and very few people plan or prepare effectively for it. The result is that while some retirees remain involved, finding meaning and purpose in their life worlds, experience life positively, hence a good self-concept contains to grow and develop are not self-absorbed and make active contributions that is actualized their potentials, others experience the opposite.

Considering the fact that retirement is a change in one part of the system and can produce change in the other system, it is envisaged that such changes as in family social system, roles, patterns and values are bound to produce some challenges. It is pertinent to ask questions on the challenges experienced by retirees in the local government area. Could the challenge be in the form of financial resources, health status, social and professional challenges, or involvement in leisure activities? Are there issues of intergenerational friendship, mentorships and learning opportunities to centered with that can generate insensitivity, bickering, fierce competition for limited resources and social age war?

Assuming that the condition of challenges enumerated above exist, how well have the retirees adjusted to continue in their life changes. Mein (1998) maintained that ill health during retirement is a strong predictor of poor adjustment and suggested that retirees should make very frantic effort to care for their health. At the end of the day, good health will make it easier for them to remain independent, productive, self-actualizing and involved in their life world. Richardson (1993) applauds the fact that socio-economic status is associated with high levels of retirement satisfaction as well as retirement adjustment. He disclosed that people with low occupational status and who experience a substantial drop in income after retirement usually experience difficulty in adjusting to retirement challenges. He, therefore, suggested that available financial resources are important determinants of the quality of the retirement experience.

According to Aiken (1995) there are few formal retirement social roles, so retirees have to work out their own social roles. He is of the opinion that retirees who are able to work out fulfilling social roles find it easier to adjust to the changes which come along with retirement and aging. The researcher provided a guide to retirement social roles as

communal roles i.e., joining clubs and becoming involved in volunteering jobs thereby achieving increased self-esteem, a sense of being useful and a life being meaningful.

Cox (2012) indicated the retiree with solid social support system adjust better to retirement than those who lack social support. He further subscribes to the fact that different types of social relationships fulfil different needs and therefore vary on retirement adjustment. Cox therefore concluded that the relationship with the spouse is the most important, providing retirees with intimacy and support which has positive influence on general well-being of retirees. By the background narrated above, the current researcher is convinced to study retirement challenges and adjustment strategies of retired local government civil servants in Benue state.

2. Statement of the Problem

Retirement in vocational counselling is not a new term but for workforce in any organization, its meaning varies from individual to individual. Retirement refers to voluntary or involuntary withdrawal of active service by an employee having put in the required years of service or where an individual is made to withdraw his service by employer for various reasons at times on grounds of ill health or physical incapacitation. It can be, in some cases, on the basis of employee's satisfaction or dissatisfaction with work performance or vocational lifestyles.

The change from the working life pattern is associated with retirement challenges especially stress situations like economic, social, health, and search for meaningful activity work in retirement, caring for family members. This retirement challenges call for some adjustment strategies to care for the loss of wages and some fringe benefits which are paid or not, expenditure of physical and mental energy, production of goods and services, social interaction and social status.

From the personal experience of this current researcher, many retirees in later years of their lives, due to failing health, require assistance, sometimes, in extremely expensive treatments. Common normal interaction with most retirees dictates that they require constant assistance and great managerial ability. This supports the opinion of Mallum (2004) that post retirement lifestyle should devise effective means of managing some challenges inherent in retirement. This is clearly shown from discussions with some retirees who felt confronted with insufficient financial resources, the issue of new and low social status, difficult health challenges especially declining health condition.

From personal contact with retirees who were civil servants with the researcher a few years ago, some if not all, have become some exceptionally old, weak and complain extensively on the insufficient financial resources to cater for their needs. Some other ones feel lonely on daily basis for lack of leisure and neglect because of no consultation as if they are no longer useful to the society. This concern about the plight of the retired civil servant has compelled the researcher to find out the retirement challenges and adjustment strategies of retired local government civil servants in Benue state.

3. Purpose of the Study

The study is designed to achieve the following objectives:

- 1) To identify the challenges of retired Local Government Civil Servants in Benue State.
- 2) To find out the adjustment strategies of retired local government civil servants in Benue State.

3.1 Research Questions

This study shall be guided by the following questions:

- 1) What are the socio-economic, physical and psychological challenges of retired local government civil servants in Benue state?
- 2) What are the socio-economic, physical and psychological adjustment strategies of local government civil servants in Benue state?

3.2 Hypotheses

The following null hypotheses shall be tested at 0.05% level of significance.

Ho₁: There is no significant difference between the socio-economic, physical and psychological challenges experienced by male and female retired local government civil servants in Benue state.

Ho₂: There is no significant difference in the socio-economic, physical and psychological adjustment strategies of male and female retired local government civil servants in Benue state.

4. Methodology

The study used survey research design. The entire population of 5678 retired public civil servants in all the twenty-three local government areas in Benue form the population of the study. Sample size of 384 retirees participated in the study. Four local government area out of the twenty-three (23) local government areas were purposively selected for the study. This selection was premise on the reason that they are the local government area headquarters where the retirees were more in number, formed associations and are easily accessible. Participants were drawn through random sampling technique where every participant had equal opportunity of participating in the study. Data for the study was generated through a structured instrument called Retirement Challenges and Adjustment Strategies Questionnaires (RCASQ) developed by the researchers from literature review. The questionnaire consists of three sections (A – C). Section A sought information on the demographic data, section B solicited responses on challenges of retirees. Section C contain items on Adjustment Strategies of retirees. Respondents were required to tick from a 4 point scale of strongly agree (SA) agree (A), disagree (D) and strongly disagree (SD). Two Experts in the Department of Counselling and Educational Psychology, University of Abuja and one expert in Guidance and Counselling from

Federal University of Agriculture, Makurdi ascertained the validity of the instrument in terms of construct, content and language suitability. Four research assistants who are familiar with the study area were selected and instructed on how to administer to and retrieve the questionnaire from the respondents. Data collected were analyzed using mean to answer the research questions while t-test was used to test the hypotheses at .05 level of significance. The choice of mean to answer research questions is because data collected was on interval scale. Also, the use of mean helps for easy computation of t-test. The use of t-test statistic is to determine whether the opinion of the respondents (male and female retirees) as represented by their means, would differ significantly or otherwise. Benchmark of 2.50 was established to accept any item with a mean rating of 2.50 and above as agreed, while any item with a mean rating less than 2.50 was regarded as disagreed. The decision rule for rejection or otherwise of hypotheses was based on the p-value and alpha value. A hypothesis of no significant difference was accepted for any cluster of item whose p-value was greater than or equal to alpha value of 0.05 ($P > 0.05$) while it was not accepted for any cluster of item whose p-value was less than alpha value of 0.05 ($P < 0.05$).

5. Results

Research Question 1: What are the socio-economic, physical and psychological challenges of retired local government civil servants in Benue state?

Table 1: socio-economic, physical and psychological challenges of retired local government civil servants in Benue state (N = 384)

S/No	Socio-economic Challenges of Retirees	Mean	Decision
1	I feel difficulty in adopting to a lower standard of living	2.90	Agree
2	I feel disturbed that I cannot meet up my daily financial obligations	2.99	Agree
3	I am finding problem in paying my house rent	2.90	Agree
4	I am worried about the education of my children due to my present financial status	3.04	Agree
5	I have problem adopting to new ways of making money	2.90	Agree
6	I find it difficult coping with a reduced income	3.04	Agree
7	I do not have any investment to support my pension	2.99	Agree
8	Since retirement, I have not enjoyed improved relationship with my family members	2.70	Agree
9	Since retirement, I have not enjoyed improved relationship with my friends	2.60	Agree
10	I have problem coping with the use of nature at my disposal	3.04	Agree
11	I have difficulty in adopting to the new social status	2.99	Agree
	Sectional Mean	2.92	
	Physical Challenge of Retirement		
12	I have failed to engage in my regular exercise to keep fit	3.08	Agree
13	I am experiencing poor health conditions due to reduced activities	3.04	Agree
14	I am having difficulty in maintaining a regular health check-up since retirement	2.91	Agree

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15	I am experiencing reduced body immunity due to poor diet	2.90	Agree
	Sectional Mean	2.98	
Psychological Challenges of Retirement			
16	I have been unhappy since retirement	3.04	Agree
17	I think people in my community do not value me	2.94	Agree
18	I do not feel so fulfilled as a retiree	2.95	Agree
19	I am not happy with people around me	3.04	Agree
20	I feel I have lost my prestige since retirement	2.99	Agree
21	I find it difficult detaching myself from my career	2.73	Agree
	Sectional Mean	2.95	

From Table 1; sectional mean of 2.92 is socio-economic challenges, 2.98 is for physical challenges and 2.95 for psychological challenges of retirement are indications that retired civil servants from Benue state are confronted with socio-economic, physical and psychological challenges.

Research Question Two: What are the socio-economic, physical and psychological adjustment strategies of Local Government civil servants in Benue state?

Table 2: Adjustment to socio-economic, physical and psychological challenges of retirement (N = 384)

S/No	Adjustment to Socio-economic Challenges of Retirees	Mean	Decision
1	I engage myself in part-time jobs to maintain my standard of living	2.7	Agree
2	I choose not to worry that I cannot meet up my daily financial obligation	3.10	Agree
3	I have since moved to an apartment that is less expensive to cope with paying my house rent	2.94	Agree
4	My children have changed to less expensive schools due to my present financial status	3.04	Agree
5	I keep looking for new ways of making money	2.99	Agree
6	I have found less expensive places to shop so as to cope with my reduced income	2.90	Agree
7	I have learnt to make some investments to support my pension	2.74	Agree
8	Since retirement, I have been trying to live peacefully with my family members	3.07	Agree
9	Since retirement, I do try to have good relationship with my friends	2.90	Agree
10	I have used the excess time at my disposal to engage in volunteering activities		
11	I have assumed by new social status with contentment	2.99	Agree
	Sectional Mean	2.95	
Adjustment to Physical Challenges of Retirement			
12	I have continued with my exercise routine to keep fit	3.13	Agree
13	I maintain good health conditions by engaging in some physical activities	3.08	Agree
14	I maintain a regular health check-up since retirement	2.79	Agree
15	I rely on supplements and fruits to build my body immunity	2.90	Agree
	Sectional Mean	2.98	
Psychological Challenges of Retirement			

16	I engage in religious and social activities to deal with unhappy and sad moments since retirement	3.09	Agree
17	I make myself available in community activities so people in my community do value me	2.94	Agree
18	I feel, I have contributed my best to society as a retiree	3.04	Agree
19	I try not to depend on people around me to be happy	2.77	Agree
20	I act in such a way to maintain my prestige since retirement	2.99	Agree
21	Instead of remaining detached to my career, I choose to look forward to retirement as my new career	3.12	Agree
Sectional Mean		2.99	

From Table 2; the sectional mean for retired local government civil servants' adjustment strategies shows that 2.95 is for socio-economic, 2.98 is for physical while 2.99 is for psychological adjustment. By the sectional mean, retired local government civil servants agree that they utilize the adjustment strategies to the challenges stated.

5.1 Testing of Hypotheses

Hypotheses 1: There is no significant different between the socio-economic, physical and psychological challenges experienced by male and female retired local government civil servants in Benue state.

Table 3: t-test results on gender difference in socio-economic, physical and psychological challenges of retired local government civil servants in Benue state

Sex	N	Mean	Std	Alpha value	df	Sig.	Decision
Male	231	2.94	.88	.05	3.82	.989	S, A
Female	153	2.94	.87				

N = number of respondents, Std = standard deviation, df = degree of freedom, Sig. = P-value; P >.05, S = significant, A = accepted.

From Table 3; a P-value value of .989 (greater than the alpha value of .05 i.e P-value of .989 >.05) shows that there is no significant difference, therefore the hypothesis is accepted, implying that there is no significant difference between male and female retirees in terms of socio-economic, physical and psychological challenges they experienced.

Hypotheses 2: There is no significant difference in the socio-economic, physical and psychological adjustment strategies of male and female retired local government civil servants in Benue state.

Table 4: t-test results on gender difference in adjustment to socio-economic, physical and psychological challenges of retired local government civil servants in Benue state

Sex	N	Mean	Std	Alpha value	df	Sig.	Decision
Male	231	2.97	.89	.05	382	.993	S, A
Female	153	2.97	.88				

N = number of respondents, Std = standard deviation, df = degree of freedom, Sig. = P-value; P >.05, S = significant, A = accepted.

Table 4 above shows a p- value of .993 which is greater than the alpha value of .05 (.993 >.05). The null hypothesis is therefore accepted, implying that there is no significant difference between male and female retirees in their adjustment to socio-economic, physical and psychological challenges.

6. Discussion

From the findings of the study, it was established that retirees in the local government civil servants were experiencing socio-economic, physical and psychological challenges. This is evidenced in the fact that the retirees agreed to the items designed to measure their experience of the challenges associated with retirement. The result showed that the retirees indicated that they face socio-economic challenges (2.92), physical challenges (2.98) and psychological challenges (2.95) which were higher than cut-off point of mean 2.50. It is almost the same with the adjustment strategies based on the result of the responses from the retirees as 2.95 mean score was obtained for socio-economic strategies adjustment, 2.98 was obtained for physical adjustment strategies while 2.99 was obtained for psychological adjustment strategy which were all higher than cut-off point of mean 2.50..

The first null hypothesis which was to determine the significant difference between the socio-economic, physical and psychological challenges experienced by male and female retired local government civil servants was upheld, implying that retirees experienced challenges whose negative effect usually led to disorientation, stress, frustration and feeling of deprivation, if this situations are not checked, it could sometimes degenerate into physical and mental problems. This finding is in agreement with Olusakin (1999) who held the same view. This seems to be true as most local government retired civil servants manifest some symptom of hallucination.

In the same vein, no significant difference was found in socio-economic physical and psychological adjustment strategy between male and female retired local government civil servants in Benue state. This finding is corroborated by Anyanwu (2008) who discovered that retired local government civil servants find it difficult to pay their house rents, medical bills, feed very well, pay their children's school fees as a result of reduced pensions and gratuities that are never paid as at when due.

7. Conclusion

Retired local government civil servants in Benue state have difficulties with socio-economic, physical and psychological challenges of retirement. In the study, it was discovered that gender of retirees played no significant role in the challenges as well as the adjustment to the challenges faced by the retirees.

7.1 Recommendations

Based on the findings, the following recommendations are made:

- 1) That the socio-economic, physical and psychological challenges faced by retirees should be squarely curbed through proper orientation and pre-retirement vocational training for retirees, efficient workable pension schemes and post-retirement follow up programme for retirees.
- 2) In view of the fact that gender does not constitute any significant difference, both male and female retirees should be carried along in all affairs of retirement without prejudice to any gender.

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