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**RETIREMENT CHALLENGES OF RETIRED TEACHERS IN ORLU SENATORIAL ZONE IN  
IMO STATE**

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**Abstract**

*This study investigated the differences in challenges faced by retired men and women teachers in Orlu Senatorial Zone of Imo State. Ex-post facto design was adopted for the study. One research question and four null hypotheses guided the conduct of the study. The population of the study consisted of all retired public primary and secondary school teachers between 2005 – 2015 in the locale of the study. A sample of 960 retired public primary and secondary school teachers was chosen for the study through accidental and convenient sampling techniques. An instrument titled “Retirement Challenges Scale” (RCS) was used for data collection. Face, content and construct validities of the instrument were determined by the researchers’ supervisors and two other experts in measurement and evaluation. The reliability of the instrument was determined through Cronbach alpha. Mean and standard deviation were used to answer the research question while independent t-test was used to test all the corresponding null hypotheses at .05 alpha level. The findings of the study are that; financial difficulty constituted a major challenge faced by retired civil servants; there is a significant difference in the level of stress and financial difficulties faced by retired teachers, etc. Based on the findings, four relevant recommendations were made among which is that retirees should regularly go for medical check-up to ascertain their health status; retirees should be encouraged to have positive image about themselves, etc.*

*Key words: Retirement, challenges, teachers, senatorial zone, Imo State*

**Introduction**

Work is and has been an integral part of human life and the development of societies from time immemorial. People engage in informal and formal forms of work to meet their needs as well as the needs of the vast society. It is realistic to say that most people do not only

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partake in work activities just for earning a living, but also to maintain and fulfil life expectation. Work as part and parcel of career is a life style in which people derive pleasure and satisfaction. For many adults, their job is central to their existence other than just economic reward. That is, for adults to maintain their self-esteem, they have to carry out activities that will make their lives productive and meaningful (Eremie, 2005). For the formal kinds of work, there comes a time for disengagement from active employment, a phase referred to as retirement. Retirement is commonly defined as a state of being withdrawn from business, public life or active service.

In the views of Kemps and Buttle (as cited in Ubangha & Akinyemi, 2005), 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. This phenomenon involves several changes in values, monetary involvements, and social aspects of life. Hence retirement may lead to termination of a pattern of life and a transition to a new one. Retirement can also be conceived as an age-related withdrawal from active pensionable employment (Mitchell, 2003). Retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. However, the issue of retirement is such that may predispose an individual to diverse challenges. While some individuals view retirement positively and plan for it with anticipation, others dread its eventuality with great anxiety. Thus, retirement is not a homogenous experience for everyone. Billings (2004) described retirement as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience.

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 has consequential effects on the socio-economic and physiological well-being, part of which may include, insufficient financial resources, problems of securing residential accommodation, social stigma, health challenges and lack of understanding. 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 therefore, this study was conducted to determine the differences that exist in challenges faced by retired men and women teachers in Orlu senatorial zone of Imo State.

In a study conducted by Abubakar (2013) on retirement challenges and management strategies among retired civil servants in Kogi State, the paper examined the challenges faced as a result of retirement among others. 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 concerned with office work with the possibility of retiring someday. 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 copies of questionnaire representing 85.7% of the 105 distributed instruments returned were considered reliable for this study. It was found that majority of the 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.

Another study was conducted by Ubangha and Akinyemi (2005) on the relationship between attitude to retirement planning and retirement anxiety among teachers in Lagos metropolis. Result showed that 65% of the teachers indicated willingness to continue teaching after retirement if given the opportunity. While Patters and Asuquo (2008) who examined work role attachment and retirement intentions of public school teachers in Calabar, Nigeria revealed that workers or teachers who are affectively committed, attached and get involved in their work, often, have the intention to take to a part-time job after retirement from active service; whereas, those teachers who are not attached to their jobs have no such intentions. They also revealed that those teachers who are not attached, committed or involved in their jobs have the intentions to retire early from their jobs. Those attached to their jobs will love to keep working until the mandatory retirement comes at a specified age or years of service. They recommended that there is need for preretirement counselling early in career life span of teachers in which the psychological aspects of retirement and financial aspects are discussed.

Pre-retirement counselling is the counselling services made available to an employee to get him or her acquainted with the requirements needed for a comfortable retirement. It is also aimed at helping workers to plan for their retirement when still engaged. According to Akinde (1993), pre-retirement counselling is the provision of comprehensive guidance and information concerning the social, emotional, financial and other aspects of retirement. The essence of pre-retirement counselling according to Akinde, is therefore to create awareness for an employee concerning his tomorrow. The fears associated with retirement may not be there if sufficient preparation is made. To many people, the mention of the word retirement is associated with negative feelings. Only a few view it positively, and look forward to it with zeal and enthusiasm (Grangard, 2002). Obviously, many people enter into retirement without any personal plan or pre-retirement counselling. Employers of labour on their own part have not done much to enlighten the employees on the need for adequate planning for retirement. Hence, many workers enter into retirement, unprepared.

Oneye (2012) examined retirement stress and management strategies among retired civil servants in Nigeria. Using descriptive survey design and employing the sample of 115 retired civil servants (61 females and 54 males) drawn through random sampling technique, the simple percentage and t-test statistics were used to analyze the data collected through questionnaire. The findings of the study revealed that retired civil servants in Nigeria are experiencing stressful retirement from ten different sources, the main one being financial insufficiency. In the same vein, Omoniwa and Oladimeji (2012) noted that Nigerian employees in public or private sector of the economy have a very poor attitude to saving/investment. The general feeling or attitude is that one must earn 'enough to be able to save or invest. Nigerian workers hardly have savings or investments because the salaries are not even enough to meet the family's immediate needs. Investment in the stock market is seen largely as for the super-rich. Therefore, only a very tiny segment of the workers are familiar with investment in share of the capital market. Also, the study conducted by Omoniwa (2012) showed very clearly that librarian in tertiary institutions are investors in the stock market. This is encouraging against the background that Nigerian workers are weak in investment or savings and the librarians also invest with a purpose — providing for the retirement period, and to provide a reliable stream of income when they are no longer in regular employment and concluded that as information providers, librarians should Endeavour to create awareness, by providing and disseminating

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information to other academic and non-academic colleagues in their institutions on how to prepare for retirement.

Okorodudu (1998) opined that the process of disengagement from active work-like is not an easy one. Many have been faced with a lot of psychosomatic problems arising from referred to as a retired person (86%) and problem of managing irregular or non-payment of retirement benefit (86%), learning new survival skill for post-retirement life (84%); finding suitable accommodation at that age and for their new status, (82%), adjustment to post retirement life style (83%), coping with long idle hours with their partners (78%), while problem of ageing and fear of imminent death is another source of stress for retired civil servants. Many retirees even die before the gratuity and pension come. These strategies if adopted will help to keep body and soul together pending the time the gratuity and pension will be paid. Even when the gratuity and pension are paid, the coping strategies will also unpreparedness and lack of retirement is a period of scarce sharp reduction in the amount of goods and services. Ihome-Okafor (2011) studied the psychosocial challenges faced by retired public health workers in Umuahia using sample of 178 respondents selected through purposive sampling technique. A researcher designed instrument was used for data collection while independent t-test, standard deviation, and mean were used for data analysis. Result revealed among others that finance constituted one of the major problems encountered by retired public health workers. This finding was supported by Akinola (2012) and Nlerum (2014) who in their various studies revealed that retirees' major challenge is non/late payment of their pension and gratuities.

Oguzie (2008) found that retired male and female teachers do not differ in the level of health problems they encounter. The study was carried out among retired secondary school teachers in Etche Local Government Area of Rivers State. A sample of 325 retired secondary school teachers was chosen for the study through simple random method. Independent t-test, mean and standard deviation were used for data analysis at .05 level of significance. Onyebuanyi (2016) found that retired teachers are faced with self-concept problems. The study was aimed at investigating the extent of relationship between retirees' psychosocial problems and adjustment. A sample of 220 retired secondary school teachers was selected for the study through simple random sampling method. An instrument named "Psychosocial Challenges and Adjustment Pattern Scale" was used to collect data while Pearson correlation was used for data analysis at .05 alpha level.

### **Research Methodology**

Ex-post facto design was used for the study. The population of this study consisted of all retired public primary and secondary school teachers between 2005 – 2015 in Orlu senatorial zone of Imo State totalling 3,962 (Imo State Pensions Board, 2016). Accidental and convenient sampling techniques were used to draw a sample of 960 retired primary and secondary school teachers used for the study. A researcher instrument titled "Retirement Challenges Scale" (RCS) was used for data collection. Face, content and construct validities of the instrument were determined. The reliability of the instrument was determined by the researchers through Cronbach alpha method for a measure of its internal consistency. The research question was answered using mean and standard deviation while the null hypotheses were tested using independent t-test at 0.5 level of significance.

**Data Analysis and Discussion of Findings**

**Research Question 1:** What are the challenges faced by retired teachers in Orlu senatorial zone of Imo State?

**Table1A: Mean ( $\bar{x}$ ) and Standard Deviation Analysis of Data on the Levels of Stress Faced by Retired Teachers**

S/N	Items	$\bar{x}$	SD
1	Idleness is very stressful	2.6	0.55
2	Not having a tangible work can be stressful	2.6	0.55
3	Not participating fully in social activities is stressful	2.4	0.49
4	Staying at home always is stressful	2.6	0.56
5	Not going out every morning is stressful.	2.6	0.57
6	Sleeping at home without doing any work is stressful.	2.7	0.57
7	Depending on family members and significant others for survival is stressful.	2.2	0.44
8	Health matters are stressful.	2.7	0.55
9	Adjustment at retirement age is stressful.	2.4	0.48
10	Disengagement from work is stressful.	2.7	0.56
Grand Mean		= 2.55	

Criterion mean ( $\bar{x} = 2.50$ )

Table 1A shows that the mean ratings obtained for the various attributes are greater than the criterion mean of 2.5 except items 3, 7, and 9 with criterion mean of 2.4, 2.2 and 2.4 respectively. Hence, a grand mean of 2.55 was obtained. This shows that stress constitutes a challenge among retired teachers in Orlu Senatorial Zone of Imo State.

**Table 1B: Mean ( $\bar{x}$ ) and Standard Deviation Analysis of Data on Financial Difficulties Faced by Retired Teachers**

S/N	Items	$\bar{x}$	SD
1	Not having much money is challenging	2.6	0.56
2	Retirement could cause financial difficulties	2.7	0.56
3	I always find it difficult meeting the financial needs of my family members	2.6	0.55
4	Irregular payment of pension is disturbing	2.7	0.56
5	Low level of income at retirement is worrisome	2.6	0.53
6	Solving financial problems during retirement is quite challenging	2.7	0.56
7	Paying of residential house at retirement is a	2.3	0.45

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	great challenge		
8	Feeding is a problem at retirement	2.7	0.57
9	Not having money for clothing is challenging	2.6	0.56
10	Paying children's school fee is a serious problem	3.0	0.58
	Grand Mean =	2.65	

Criterion mean ( $\bar{x} = 2.50$ )

Table 1B shows that all the mean ratings obtained for the various attributes are greater than the criterion mean of 2.5 except item 7 with criterion mean of 2.3. Hence, a grand mean of 26.5 was obtained. This shows that financial challenges are problems faced by retired teachers in Orlu Senatorial district of Imo State.

**Table 1C: Mean ( $\bar{x}$ ) Standard Deviation Analysis of Data on Health Challenges Faced by Retired Teachers**

S/N	Items	$\bar{x}$	SD
1	Health challenge is disturbing	2.6	0.55
2	I visit hospital regularly to address my health problems	2.2	0.47
3	Not going to work regularly can cause health problems	2.6	0.56
4	My major challenge since retirement is sickness	2.6	0.56
5	I spend a lot of money on drugs	2.7	0.56
6	My health need increased upon retirement	2.7	0.57
7	I have been hospitalized severally since retirement	2.6	0.56
8	Health issues are stressful	2.7	0.45
9	I have treated various illnesses since retirement	2.6	0.55
10	Retirement attracts health challenges	2.4	0.46
	Grand Mean =	2.57	

Criterion mean ( $\bar{x} = 2.50$ )

Table 1C shows that all the mean ratings obtained for the various attributes are greater than the criterion mean of 2.5 except items 2 and 10 with criterion mean of 2.2 and 2.4 respectively. Hence, a grand mean of 2.57 was obtained. This shows that health challenges are problems faced by retired teachers in Orlu Senatorial district of Imo State.

**Table 1D: Mean ( $\bar{x}$ ) and Standard Deviation Analysis of Data on the Level of Self-Concept Problem Faced by Retired Teachers**

S/N	Items	$\bar{x}$	SD
1	My beliefs about myself often conflict with one another	2.6	0.55
2	On one day I might have one opinion of myself and on another day I might have a different opinion	2.6	0.57
3	I spend a lot of time wondering about what kind of person I really am	2.2	0.46
4	Sometimes I feel that I am not really the person that I appear to be	2.3	0.46
5	I seldom experience conflict between the different aspects of my personality	2.6	0.56
6	Sometimes I think I know other people better than I know myself.	2.7	0.57
7	My beliefs about myself seem to change very frequently	2.6	0.56
8	If I were asked to describe my personality, my description might end up being different from one day to another day	2.7	0.57
9	Even if I wanted to, I don't think I could tell someone what I'm really like	2.6	0.56
10	In general, I have a clear sense of who I am and what I am	2.7	0.56
Grand mean		=	2.56

Criterion mean ( $\bar{x} = 2.50$ )

Table 1D shows that all the mean ratings obtained for the various attributes are greater than the criterion mean of 2.5 except items 3 and 4 with criterion mean of 2.2 and 2.3 respectively. Hence, a grand mean of 2.56 was obtained. This shows that self-concept is a problem faced by retired teachers in Orlu Senatorial zone of Imo State.

**Hypothesis 1:** There is no significant difference in the level of stress faced by retired men and women teachers.

**Table 2:** t-test of Significance on Differences in the Stress Level of Men and Women Retired Teachers

Gender	n	Mean ( $\bar{x}$ )	SD	Df	Sig. level	t-cri	p-value
Retired men	527	41.52	2.15	958	.05	1.96	.000
Retired women	433	28.55	1.79				

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Table 2 reveals that  $p < 0.05$ , which means there is a significant difference between retired men and women teachers in the level of stress that confronts them due to retirement. Hence, hypothesis one is rejected.

**Hypothesis 2:** There is no significant difference in financial difficulties faced by retired men and women teachers.

**Table 3:** t-test of Significance on Differences in the Level of Financial Difficulties Faced by Retired Men and Women Retired Teachers

Gender	n	Mean ( $\bar{x}$ )	SD	Df	Sig. level	t-cri	p-value
Retired men	527	46.12	2.25	958	.05	1.96	.000
Retired women	433	29.63	3.60				

Table 3 reveals that  $p < 0.05$ , which means there is a significant difference between retired men and women teachers in the level of financial difficulties that confronts them due to retirement. Hence, hypothesis two is rejected.

**Hypothesis 3:** There is no significant difference in health challenges faced by retired men and women teachers.

**Table 4:** t-test of Significance on Differences in the Level of Health Challenges Faced by Retired Men and Women Retired Teachers

Gender	n	Mean ( $\bar{x}$ )	SD	Df	Sig. level	t-cri	p-value
Retired men	527	31.61	3.76	958	.05	1.96	5.34
Retired women	433	31.64	3.79				

Table 4 revealed that  $p > 0.05$ , which means there is no significant difference between retired men and women teachers in the level of health difficulties that confront them due to retirement. Hence, hypothesis three is accepted.

**Hypothesis 4:** There is no significant difference in self-concept problems faced by retired men and women teachers.

**Table 5:** t-test of Significance on Differences in the Level of Self-Concept Challenges Faced by Retired Men and Women Retired Teachers

Gender	n	Mean ( $\bar{x}$ )	SD	Df	Sig. level	t-cri	p-value
Retired men	527	26.51	3.48	958	.05	1.96	2.04
Retired women	433	26.49	3.46				

Table 5 revealed that  $p > 0.05$ , which means there is no significant difference between retired men and women teachers in the level of self-concept problems that confronts them due to retirement. Hence, hypothesis four is accepted.



## **Discussion of Findings**

### **Retirement Challenges Faced by Retired Teachers**

On the application of mean and standard deviation, finding revealed that retired civil servants encounter different challenges namely stress, financial difficulties, health challenges, and self-concept problems. However, financial difficulty was found to constitute the major challenge faced by retired civil servants, followed by health challenges, then stress, and lastly by self-concept problems. This present finding is in order considering the way pensioners or retirees are treated by the government. Irregular payment of pensions and non-payment of gratuities affect the income of pensioners adversely. This present finding is in agreement with the findings of Akinola (2012), Iheme-Okafor (2011) and Nlerum (2014) who earlier found that finance is a major challenge to retirees in Nigeria.

### **Differences in the Level of Stress Encountered by Retired Men and Women Teachers**

On the application of independent t-test, t-calculated value of .000 at 958 degree of freedom was found to be less than .05 meaning that there is a significant difference in the stress level of retired men and women civil servants. Result further indicated that stress level was higher among the retired men teachers than their women counterparts. This finding is not surprising because the general assumption is that the bond of love found in the early stage between mothers and children eventually plays out at the later stage of life in form of care. This is the reason why the child feels indebted to the mother than the father due to the perceived quick response to their emotional needs. Put differently, the mothers seem to be cared for more than the fathers upon retirement which marks the beginning of old age. This care given to women at retirement could be responsible for the reduced stress they encounter. This present finding agrees with Igbalajobi (1990) who earlier found that male teachers indicated higher level of stress than the female teachers.

### **Differences in the Level of Financial Difficulties Encountered by Retired Men and Women Teachers**

On the application of independent t-test, t-calculated value of .000 at 958 degree of freedom was found to be less than .05 implying that there is a significant difference in the level of financial difficulties encountered by retired men and women men teachers. Result further revealed that financial difficulty was rated higher among retired men teachers than their women counterparts. The reason for this finding could be because men in most cases are the bread winners of the home/family. For instance, payment of children's school fees, feeding, etc. is the responsibilities of the man. This finding lends credence to Akinola (2012), Iheme-Okafor (2011) and Nlerum (2014). None of the empirical literature reviewed disagreed with this present finding.

### **Differences in the Level of Health Challenges Encountered by Retired Men and Women Teachers**

On the application of independent t-test, t-calculated value of 5.34 at 958 degree of freedom was found to be greater .05 meaning that there is no significant difference in health challenges faced by retired men and women men teachers. Both men and women experience health challenges at different times. Health challenges do not come because of one's gender. This is the reason for the present finding. However, this present finding supports Oguzie (2008) who earlier found that retired male and female teachers do not differ in the level of health

problems they encounter. None of the empirical literature reviewed disagreed with this present finding.

### **Differences in the Level of Self-Concept Problems Encountered by Retired Men and Women Teachers**

On the application of independent t-test, t-calculated value of 2.04 at 958 degree of freedom was found to be greater than .05 implying that there is no significant difference in self-concept problems faced by retired men and women men teachers. Both retired men and women teachers agreed that they encounter self-concept problems such as; my beliefs about myself often conflict with one another; one day I might have a different opinion; I spend a lot of time wondering about what kind of person I really am; sometimes I feel that I am not really the person that I appear to be; I seldom experience conflict between the different aspects of my personality; sometimes I think I know other people better than I know myself; my beliefs about myself seem to change very frequently; in general, I have a clear sense of who I am and what I am, etc. This present finding agrees with Onyebuenyi (2016) who found that retired teachers are faced with self-concept problems.

### **Recommendations**

The following recommendations were made based on the findings of the study:

1. The study found that retired men teachers were rated higher in stress level than their women counterparts. Hence, it is recommended that retired men teachers (men and women) should be encouraged to engage in meaningful activities that will keep them busy.
2. The study also found that retired men teachers were rated higher in financial challenges than their women counterparts. Hence, it is recommended that government should prioritize retirees' payment of pensions and gratuities in the country to enable them meet their financial needs of their family members.
3. Another finding of the study is that there is no significant difference in the level of health challenges faced by retired men and women men teachers. It is therefore recommended that retirees should regularly go for medical check-up to ascertain their health status. Regular medical check-up will afford retirees the privilege of being healthy and lively.
4. Since it is found that there is no significant difference in the level of self-concept challenges faced by retired men and women men teachers; it is recommended that retirees should be encouraged to have positive image about them.

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