



## PERCEIVED PROBLEMS AND COPING STRATEGIES OF RETIREES IN NSUKKA LOCAL GOVERNMENT AREA OF ENUGU STATE, NIGERIA

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**ABSTRACT:** This study focused on some perceived problems of retirees in the Nsukka local government area of Enugu state and the strategies they adopted in coping with retirement. A descriptive survey was the design of the study. The population of the study comprised 3,000 retired males and females from nine towns that make up the Nsukka local government area, while the sample was 132 males and 148 females totaling 280 retirees as the sample. A simple random sampling technique was adopted with 31 from each of the nine towns except Nsukka town with 32 retirees. Two research questions were raised and two hypotheses for the study were tested at a 0.05 level of significance. The instrument for data collection was a researchers' designed rating titled "retirees' related problems and coping strategies rating scale". The instrument was in three clusters to elicit information from the retirees on perceived problems they face and strategies they adopt to cope with the retirement problems to generate data analyzed using simple percentage mean and t-test statistics. Findings among others, showed that retirees in the Nsukka local government area have problems with low savings to sustain themselves after retirement. They also suffer problems of low self-esteem, being insulted by members of society, being deserted by old friends and non-payment of retirement benefits by the government. Based on the findings, it was recommended that there should be adequate information concerning the utilisation of available coping strategies for retirees. It was also recommended that the Nigerian government pay attention to the plight of retirees and pay them regularly their retirement benefits.

**KEYWORDS:** Retirees, Retirement, Retirement Problems and Coping Strategies



## INTRODUCTION

Significantly, features of jobs are the sequence of getting a job, growing in the job and later retirement. Each stage has its own needs, problems, and coping techniques. The years of retirement make the period of life in which a worker withdraws from his occupation, business or office having finished his active working life. Retirement being a global issue poses many challenges in retirees' lives with unforeseen adaptations which may affect the retiree's entire life and well-being.

Retirement which means a withdrawal from one's occupation having put in his active working life is a milestone event in a person's life. Retirement, though it has different meanings to different people in all careers, institutions, corporations and government services is a process of transition into another stage of life. The reason, according to Agulanna and Agulanna (2003) is that retirement can be an unfeasible change for many and may mean the loss of the only source of economic sustenance that the person has.

Retirement does not mean occupational death but another phase of life through which every human must pass if he lives long enough. In other words, retirement can be exciting, rewarding and something to look forward to and is dependent on many factors. These factors according to powel (2003) include a level of preparedness, the health of the person, the age of the individual, satisfaction with the work, family stability and the individual's value system. Since retirement is a phase and something to look forward to, it must be planned, Organised and managed to achieve a happy and successful retired life. This is because it is accompanied by many challenges or problems.

The retirement process leaves the body vulnerable to diseases, attacks and stress. Other problems associated with retirement and aging according to Congdom, Freidman and Hieman (2003) include memory loss, visual problems, and less work efficiency. The process of retirement goes to the gradual deterioration in functions and capacity of the organs due to environmental stress, progressive degeneration, and reduction in stature (Azuonwu, 2014).

Part of the problems the retirees face is the negative manner some of them are addressed. According to park (2020), the tendency to view them negatively is termed ageism which leads to discrimination of the retirees thereby keeping them from making valuable contributions to the society. In many instances, the impression of retirement and retiree is often based on experience lacking in positive values and inaccurate information about the nature of the individual at this time of their life stage.

The term "retirees" means many negative things to many people in Nsukka local government area of Enugu state. Some people use many derogatory terms such as "old papa", and "old mama" to describe them, while some see them as agents of witchcraft and people responsible for the failures of those around them. These terms are mostly ascribed to those (retirees) who according to the people's perception did not make many achievements during their working days. This describes an attitude of indifference and a lack of concern about the retirees. This according to Ojukwu, Ofolie and Oguejiobi (2015) certainly affects the psyche of the elderly and retirees. According to Agbakwuru (2008), retirement connects to deterioration of vitality and



retirees are perceived as senile, meddling, dependent, unattractive and incompetent, declining vitality and individuals with reduced income.

A retired man loses authority as a viable head of the family. He faces financial emaciation and his social status receives a new and lower ranking. Retirement especially when unprepared introduces devastating sole effects such as psycho-social problems that render retirees vulnerable to societal tendencies among other psychological and physical problems (denga, 1986). Preparation for retirement has to start from the day of an individual's appointment to have reasonable economic resources to carry the retiree throughout the retirement period.

Amidst all these challenges, retirees have never left out coping strategies with which to manage their problems. Siu *et al.* (2015) have defined coping as conscious and rational ways to deal with anxieties of life which are often categorised into active and passive (avoidance) coping strategies. Active coping strategy means having control over stressful situations and emotions, while avoidance coping refers to disengaging from stressful situations. Willis (2007) opined that the choice of coping strategy is dependent upon their own coping resources of individuals and the approval they make about the situation in which they find themselves. In the context of this study, coping strategies refer to the efforts, behaviours and attitudes designed and used by retirees in the Nsukka local government area to handle some difficulties, problems and challenges imposed by retirement.

It is obvious that someday retirement will come if death does not come has informed generations past and present to make provisions for the inevitable. In any case, some retirees have come to accept this phase of life (retirement period) as inevitable and have adapted their mindset to whatever results circumstances of life may bring. Many, for instance, have refused to accept the tendency of idleness that retirement brings with it by keeping themselves busy with whatever activity, no matter the level of achievement reached. Depending on a coping strategy is universal; retirees depend on their children, relatives and friends to cope with retirement. These provide anything there is to help the retirees to cope.

The average retired Nsukka men are yet to adopt coping methods of vocational counseling which helps retired workers to explore alternative ways in which they can use their acquired skills thereby reallocating their talents gainfully in alternative jobs. They are yet to submit themselves to counselling for rational behaviour where they avoid irrational thoughts of committing suicide or seeing themselves as being worthless because of retirement. In Nsukka local government area, dependency strategy for retirement may be the reason for proper training and care for their children and younger brothers and sisters so that they would have people to fall back on during the period of retirement, in a context where the government has no social and economic provisions to take care of the retirees.

Many problems face both men and women retirees. These include low savings and low-income earnings on the part of men, while women have more challenges because they face unique gender-specific financial problems with sound retirement planning (Timmerman, 2000). These challenges as corroborated by Townsson (2000) include lower average earnings, child custody and support, childbearing, elderly care of the family members, dependency syndrome and long-



life expectancies. More so, women's lower lifetime earnings, interruptions from paid employment and identification with traditional gender roles will influence them to save for retirement and cope well.

To promote the coping strategies of retirees (men and women), they should be educated about the five-step retirement planning processes – set goals, analyse current financial position, develop strategies, choose specific investment options and lastly evaluate and follow up. These planning processes will provide invaluable assistance in determining the problems faced and coping techniques of retirees in the Nsukka local government area of Enugu state. It is therefore advocated that counselling centres be established at federal, state and local government levels to counsel retirees.

Folkman and Lazarus (1994) developed various coping strategies and measures to determine how people cope with various life events. Watchtower, (2015) also stated that beyond the dependency strategy, coming to terms with one's limitations, being balanced by not becoming overly concerned about one's appearance and health as well as showing the spirit of contentment and gratitude for whatever provisions that come one's way have helped a lot for retirees to cope gracefully. However, as Esere *et al.* (2015) observed, little information is available for retirees. This study is therefore designed to investigate some problems faced by retirees in the Nsukka local government area and the strategies they adopted in coping with retirement.

### **Statement of the problem**

All men pass through different stages of development, each accompanied by problems and opportunities. However, retirees face many additional challenges and problems while passing through the process of retirement. Retirees are faced with many problems which may include social, psychological as well as economic. Other scattering effects of retirement may include emaciating social status, a new lower ranking and a loss of authority as the head and breadwinner of the family.

Studies have shown that over the years the number of retired men and women has been on the increase (Agbakwuru, 2008; statistic Canada, 2002). This rising number of retirees implicated the government, the family and society. On the part of the government, it has implications for increased pension votes and public policies that will cater for increased welfare schemes for retirees. The family and the society as institutions will continue to face the challenges of devising appropriate ways of taking care of their retirees. Thus, the proper need for understanding the nature, problems and coping strategies of men at each stage of life necessitated this study as it may provide the basis upon which needful intervention strategies can be adopted to help retirees adjust well to the realities of retirement. Considering the context of the people of Nsukka local government area as traders, civil servants and agriculturists, this study investigated some problems of the retirees in the area and the strategies they adopted in coping with the problems.

Studies earlier carried out on the challenges and problems of retirees are many, but studies specifically on problems and coping strategies to address their problems are limited. If at all none has been seen focused on retirees in the Nsukka local government area of Enugu state. Besides, whether gender would be a factor in the coping pattern of retirees needs to be examined.



Therefore, there is a need to carry out this study to advance knowledge in the areas. Thus, the objective of the study is to examine some of the problems retirees in the Nsukka local government area face and the strategies to be adopted to address the problems. Specifically, the study sought to:

- 1) Identify the retiree's problems in the Nsukka local government area.
- 2) Determine strategies adopted by retirees in the local government area to cope with retirement problems.

### **Research questions**

Two research questions guided this study.

- 1) What are the problems facing retirees in Nsukka local government area?
- 2) What coping/strategies are adopted by retirees in Nsukka local government area in coping with retirement problems?

### **Hypotheses**

Two null hypotheses tested at a 0.05 level of significance guided the study.

- 1) There is no significant difference in the problems faced by retirees in Nsukka local government area based on gender.
- 2) There is no significant difference in the mean ratings of the strategies adopted by male and female retirees in the Nsukka local government area in coping with the retirement process.

## **METHOD**

The design of the study was a descriptive survey research. Descriptive survey research according to Akuezilo and Agu (2014) involves gathering information on people's opinions, beliefs, attitudes, motivations and behaviours. Also, Nwankwo (2011) describes a descriptive survey as aiming at collecting data from a given sample of the population while describing probably certain features of the sample and generalizing it to the entire population. The population of the study comprised all the 3000 retiree's male and female from the nine (9) towns that make up the Nsukka local government area in Enugu state namely: Nsukka, Ede-Oballa, Edem-ani, Opi, Lejja, Okpuje, Obimo, Aro-ulo and Obukpa.

A total of 280 retirees made up of 132 males and 148 females was the sample. Simple random sampling was adopted to have a representative sample of 31 from each town except Nsukka town with 32 retirees.

The instrument for the study was the researchers' designed questionnaire called retirees' related problems and coping strategies in Nsukka local government area (RRPCs). The questionnaire



was in three (3) sections. Section a included demographic data. Section b was on questions designed to elicit yes or no responses concerning the problems of the retirees, while section c was on questions formulated using a 4-point Likert type rating scale—strongly agree (SA), agree (A), disagree (D) and strongly disagree (SD) with 4, 3, 2 and 1 points assigned to each scale respectively. Copies of the questionnaire were given to experts in the fields of measurement and evaluation and educational psychology in the faculty of education, university of Nigeria, Nsukka. Their opinions and corrections were used to improve the face and content validity of the instrument. The reliability was determined in a preliminary survey conducted among retired men and women in the Igbo-Etiti local government area, Enugu state. The reliability was determined using a test-retest method and Pearson product moment correlation with  $r = 0.82$  while the internal consistency of the instrument among the items within the scale was calculated using Cronbach alpha and yielded 0.79. Copies of the instrument were administered to the respondents personally by the researchers and research assistants. Later, the copies of the questionnaire were collected and collated by the researchers for analysis. The respondents were retired civil servants who responded to the item questions without much assistance from the researchers. Data collected and collated were analyzed using percentage mean score and t-test statistics.

## RESULTS

The results of the study were presented in the tables below in line with the research questions and hypothesis guiding the study.

### Research Question I

What are the problems facing retirees in Nsukka local government area, Enugu state?

**Table 1: Percentage Problem Faced by Retirees in Nsukka Local Government Area, Enugu State**

S/N	Question items	Yes	No	Total	%		Remark.
					Yes	No	
1	Low self-esteem	182	98	280	65	35	Acc.
2	Disregard from family members	102	178	280	36	64	Rej.
3	Insults from members of the society	179	101	280	64	36	Acc.
4	No savings to sustain oneself	274	6	280	98	2	Acc.
5	Lack of energy to work in private establishment	52	52	280	19	81	Rej.
6	No money to set up a business	103	177	280	37	63	Rej.
7	Lack of money to take care of oneself	53	227	280	19	81	Rej.
8	Worried most of the time.	184	96	280	66	34	Acc.
9	Always sleepless most of the night.	63	217	280	23	77	Rej.
10	Deserted by old friends.	167	113	280	59	41	Acc.
11	Suffering from high blood pressure.	103	177	280	37	63	Rej.
12	Unable to be frequently paid retirement pension	85	195	280	31	69	Rej.



Table 1 shows the problems faced by retirees in the Nsukka local government area of Enugu state. Results showed that a retired Nsukka local government retiree is having problems with no savings to sustain themselves 98% of respondents, low self-esteem (65%), insults from members of the society (64%), and deserted by old friends (59%).

### Research question 2

What strategies were adopted by retirees in the Nsukka local government area in coping with retirement problems?

**Table 2: Mean responses of the respondents on coping strategies adopted by retirees.**

S/N	Questionnaire items	Total no	M	Sd	Ranking	Decision
1	Buying of shares from banks and companies.	280	2.25	1.06	6 <sup>th</sup>	Rejected
2	Establishing a small-scale business.	280	2.75	1.14	4 <sup>th</sup>	Accepted
3	Counseling help provided by churches.	280	2.84	0.93	3 <sup>rd</sup>	Accepted
4	Engaging in teaching and other works in private establishment.	280	3.21	0.82	1 <sup>st</sup>	Accepted
5	Provisions from children and relatives.	280	3.01	0.84	2 <sup>nd</sup>	Accepted
6	Opening a retirement savings account.	280	2.46	1.05	5 <sup>th</sup>	Rejected

Table 2 shows the coping strategies utilized by retired men and women in Nsukka local government area to cope with problems associated with retirement. Referring to the said table 2, only four out of the six coping strategies (item questions) have mean scores above the determining mean score of 2.50. The inference therefore is that the most preferred coping strategies utilized by retirees in the Nsukka local government area, Enugu state are buying shares from banks and companies, establishing and managing small-scale businesses, counselling help and assistance provided by churches, engaging in teaching and other works in private establishments and provisions from children and relatives.

### Hypothesis 1

There is no significant difference in the problems faced by retirees in Nsukka local government area based on gender. To test this hypothesis, respondents' scores on the problems retired people faced were subjected to test differences using independent t-tests.

**Table 3: Difference in the problems of retirees in Nsukka local government area based on gender**

Gender	N	M	Sd	T	Df	D
Male	132	7.87	1.80	1.092	2.78	.276
Female	148	8.00	1.18			

The result indicated that female retirees had slightly more retirement challenges/problems (m=8.00, sd=1.18) than male (m=7.87, sd=1.80).



However, the t-test result,  $t(-2.78) = 1.092$ ,  $p > .05$  shows that there is no significant difference in the problems and challenges faced by retirees both male and female in Nsukka local government area of Enugu state.

## Hypotheses II

There is no significant difference in the strategies adopted by both the retired males and females in the Nsukka local government area to cope with retirement. In testing the above  $H_02$ , an independent t-test was run. The result is shown in table 4.

**Table 4: t-test analysis of coping strategies of male and female retirees in Nsukka local government area, Enugu State**

Gender	N	M	Sd	T	Df	D
Male	132	7.87	1.79	-2.32	29.8	0.021
Female	148	3.0	0.86			

$p > 0.05$  at 0.05 level of significance.

The result in table 4 shows that the calculated t-value is -2.32, while the p value is 0.021, less than the p value of ( $p < 0.05$ ). The implication is a rejection of the null hypothesis which states that there are no significant differences in the strategies adopted by both the retired males and females in Nsukka local government area, Enugu state. Thus, an acceptance of the alternative hypothesis of a significant difference.

## DISCUSSION OF FINDINGS

The result of this study as indicated in table 1 that the problems faced by retirees in the Nsukka local government area are a lack of savings to rely on when on retirement, low self-esteem, and insults/disregard by members of the society. Others are being worried all the time and being deserted by old friends. The result obtained with regards to lack of savings to rely upon during retirement is in line with Azuonwu (2014) who reported that lack of retirement savings account as well as a lack of investment in shares are some of the problems of retirees. Also, the result of low self-esteem, being insulted by members of society and being deserted by old friends aligns with denga (1986) who stated that a retired man loses authority as a viable head of the family as he faces financial emaciation and his social status receives a new and lower ranking.

The results shown in table 2 indicate the coping strategies adopted by retirees in the Nsukka local government area in coping with retirement to include establishing small-scale businesses, counselling assistance provided by churches and others, engaging in teaching and related works in private establishments and provisions from children and relatives. A remarkable landmark in this finding is that the government is not playing a good role as regards the welfare of the retirees in the Nsukka local government area. There are almost no welfare schemes for the retirees as obtainable in other countries. This observation is in line with the American psychiatric





association (2017) which observed that in the United States of America, the government is the leading caretaker of the aged and retired people. The fact that a major coping strategy for retirement provisions from children and relatives may be the reason why workers in the Nsukka local government area properly train their children and take care of their relatives during their active days.

Further still, the result revealed in table 3 indicated that there is no significant difference in the problems retirees in Nsukka local government are facing based on gender, though retired females faced slightly more problems with a mean of 8.00 as against 7.87 of their male counterparts. This result aligns with the report of the world health organisation (who) (2015) which stated that ageing and retirement processes generally differ between men and women through the mind, body and emotional capacity.

Lastly, the result of the study as revealed in table 4 shows that there is a significant difference in the coping strategies adopted by retired males and females in the Nsukka local government area. Results showed that by utilising the strategies, females cope better than males. As indicated in the earlier results, a coping strategy for retirees is dependence on their children and relatives. In Nsukka local government area and Igbo land generally, children take care of their mothers more than their fathers. Also, women extend their hands in training their relatives more than men during their active days. This may be the reason for the difference found in the different strategies between males and females.

On a general note, the findings concerning coping strategies indicated that retired men and women in the Nsukka local government area are yet to adopt the survival strategy of opening retirement savings accounts nor do they buy shares from banks and companies. Townson (2000) and Timmerman (2005) identified that factors such as low savings, long life expectancies and dependency make retirees submissive to the challenges of retirement.

## CONCLUSION AND RECOMMENDATIONS

It is important to note that how a retiree copes with retirement will influence the quality of life and importantly how he views the retirement process. This has indicated that low self-regard, insults from members of the society, lack of savings, being worried most of the time and being deserted by old friends were prevalent problems of the retirees in Nsukka local government area. It was revealed that retirees in Nsukka local government mostly depend on children and relatives to cope with the process of retirement. However, there was no significant difference between the problems faced by Nsukka local government area retirees based on either male or female. However, female retirees in the area cope better than their male counterpart.

The findings imply that the Nigerian government do not pay more attention to the plight of retirees like other countries of the world. For example, one of the problems faced by the retirees in the local government area as revealed in the study was that retirees were not frequently paid their retirement benefit(s) pension. Equally, it implies that there is a need for adequate information on the utilisation of available coping strategies for retirement as it was discovered in



the study that retired women cope better than their male counterparts during the retirement process. This was indicated by the result of a hypothesis.

The present study was limited by the fact that most of the respondents (retirees) were reluctant to respond to the questionnaire because they needed to be remunerated. They also insisted that the way they live their lives now on retirement is not anybody's affair and so should be left undisturbed. It was true much conviction that they accepted to. Further still, the study was limited to a local government area in a state, not even an education zone or a state. The researchers then suggest such areas for further research as a way of replication.

## RECOMMENDATIONS

Finally, and based on the findings, the study recommends that the governments should be up and doing to the plights of the retirees by regularly paying them their pension and gratuities. Workers' salary structures should also be raised structurally to enable workers to make savings to sustain themselves during retirement periods.

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