

Challenges and Expectations of Retirees in Rivers State, Nigeria: Implications for Career Counseling

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Abstract

The study investigated challenges and expectations of retirees in Rivers State. The study utilized simple random sampling method to select 150 retirees, of which 90 are male and 60 female. The "Retirees Perception of Retirement Challenges" (RPRC) was used for collection of data for the study. Test re-test method was used to determine the reliability of the instrument. Reliability coefficient of 0.75 was obtained. The t-test statistics was used to test three null hypotheses at 0.05 level of significance. The findings revealed that Null hypothesis two was significant, while hypotheses one and three were reported non-significant. Therefore, hypotheses one and three were accepted, while hypothesis two rejected. Based on the findings, the following recommendations were made: (1) stress inoculation training should be conducted for retirees to manage life challenges of retirees, (2) Government should try to pay pension and gratuities due to retirees on time. (3) The Pension Board should set up Retirees Assistance Counseling and Welfare.

Keywords: Retirement; Challenges; Counseling; Financial resources; Health constraints; Rivers state

Introduction

Work and retirement are integral part of career development. Work is a very important aspect of adult life in Nigeria. It is realistic to say that most people do not only partake in work activities just for earning a living, but also to maintain and fulfill 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 [1]. Career covers a broader role beyond occupational choices, rather it embraces prevocational activities in terms of educational programmes and employment options, as well as the post vocational activities as observed by retirees [2].

Retirement and Challenges Inherent in Retirement

Retirement is the complete or partial disengagement from work or a given occupation or social life. While, Athley [3] defines retirement as a process that separates a worker from his or her job role, Nwajagu [4] sees retirement as withdrawal or giving up office or work through voluntary, compulsory and mandatory format. Whatever means it occurs; it is a transition from phase of work life to another phase of leisure activities which may not be paid for.

Basically, there are three types of retirement. They are as follows: voluntary, compulsory and mandatory. Voluntary retirement is when an employee successfully completed years of active service prescribed by the employer and willingly disengaged his or her self from active service. Compulsory retirement or forced retirement is initiated by the employer on the employee for one reason or the other, beyond the control of the employee. While, mandatory retirement is done when an employee attained a scheduled mandatory retirement age according to the organization's stand by policies.

Retirees are faced with several challenges before and during retirement stages in life. Several scholars have identified some eminent challenges confronting retirees daily in life events, which some considered life threatening [5] indicated that retirement is a complex life events that demand careful planning. He identified some areas of challenges. They are as follows:

- a. Lack of understanding
- b. Financial problems
- c. Social stigma and
- d. Health constraints.

Similarly, Kolawole and Mallum [6] opined that retirees often experienced challenges in the following life events:

- a. Insufficient financial resources
- b. Problem of securing residential accommodation
- c. The challenge of a new and low social status
- d. Difficult health and
- e. Challenges of declining health

Also, Okechukwu and Ugwu [7] concluded that in Nigeria, the delay in payment of pension and gratuities often lead to hardship and death in some circumstances, making retirement dreaded venture. In addition, Elezua [8] narrated the ordeals of retirees by saying that the moment retirement begins, it enters the doors of retirees with life challenges and expectations leading to undue stress. In a conclusive narrative, Aniето [9] vividly indicated that pensioners are owed several months of pension arrears with little or no hope for immediate payment.

Statement of the Problem

Several researchers have identified some challenges affecting

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Received April 13, 2014; Accepted July 30, 2015; Published August 11, 2015

Citation: Eremie MD (2015) Challenges and Expectations of Retirees in Rivers State, Nigeria: Implications for Career Counseling. Arabian J Bus Manag Review 5: 151. doi:10.4172/2223-5833.1000151

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retirees in several areas, such as:

- a. Insufficient financial resources
- b. Problems of securing residential accommodation
- c. Social stigma
- d. Health challenges
- e. Lack of understanding

Little or nothing has been done by research in Rivers State in ranking the level of severity of the above challenges affecting retirees. The perception of retirees on the severity of the challenging factors is very crucial in designing counseling strategies and intervention to assist them in managing their physical and psychological emotions. Therefore, the order of ranking by retirees will enable counselors to prioritize areas of intervention.

Purpose of the Study

This study is interested in ranking retirees perception on the severity of the challenging factors affecting them. Also, the study hopes to proffer solution by developing counseling strategies and interventions.

Research Questions

1. Do male and female retirees rank retirement challenges equal?
2. Do male and female retirees perceive insufficient financial resources as a challenge in Rivers State?
3. Do male and female retirees perceive social stigma as retirement challenge in Rivers State?

Hypothesis

For the purpose of answering the above research questions, the following null hypotheses were formulated at 0.05 confidence level:

H0₁: There is no significant difference in ranking order of severity of challenges by male and female retirees in Rivers State.

H0₂: There is no significant difference in perception of male and female retirees on insufficient financial resources as a challenge in Rivers State.

H0₃: There is no significant difference in perception of male and female retirees on social stigma as retirement challenge in Rivers State.

Methodology

This study utilized the descriptive survey method. The population of this study is the entire retirees list of Rivers State Pension Board, Port Harcourt. Simple random sampling method was used to draw 150 retired civil servants, consisting 90 male and 60 female, respectively. The instrument utilized for data collection was developed by the researcher. The questionnaire of the instrument was titled "Retiree Perception of Retirement Challenges" (RPRC). The instrument "RPRC" was subjected to content and face validity by experts in the area of measurement and evaluation in the Faculty of Education. Test-Retest method was used to determine the reliability of the instrument. A reliability coefficient 0.75 was obtained.

Results

Rank orders of retirees (respondent) (male 90, female 60) on retirement challenges in rivers state are shown in Table 1.

Hypothesis 1: There is no significant difference in ranking order of

S/N	Retirement Challenges (Items)	N		%		Ranking order	
		M	F	M	F	M	F
1	Insufficient Financial Resources	90	60	98	96	1 st	1 st
2	Social stigma	88	56	82	75	3 rd	3 rd
3	Health related problems	90	58	86	94	2 nd	2 nd
4	Lack of self awareness	86	57	68	63	5 th	5 th
5	Learning new job skills	86	55	70	66	4 th	4 th
6	Missing the job environment	90	60	65	61	6 th	6 th
7	Missing co-workers	89	58	64	55	7 th	7 th
Note: M=Male F=Female							

Table 1: Rank order of retirees (respondent) (male 90, female 60) on retirement challenges in rivers state.

Variables	N	X	STD	DF	P	t-cal	t-crit	Decision
Male	90	9.7	0.73	148	0.05	.748	1.96	NS
Female	60	9.5	0.76					

Table 2: t-test analysis of the mean and standard deviation of perception of ranking order of severity of challenges by male and female retirees.

Variables	N	X	STD	DF	P	t-cal	t-crit	Decision
Male	90	10.6	0.67	148	0.05	3.48	1.96	Sig.
Female	60	8.5	0.53					

Table 3: t-test analysis of the mean and standard deviation of perception of male and female retirees on insufficient financial resources as a challenge in rivers state.

Variables	N	X	STD	DF	P	t-cal	t-crit	Decision
Male	90	9.2	0.74	148	0.05	.980	1.96	NS
Female	60	9.4	0.73					

Table 4: t-test values of male and female retirees.

severity of challenges by male and female retirees in Rivers State. The result is shown in Table 2.

The data in Table 2 revealed that the calculated t-test value of male and female retirees was .748, which was less than the critical t-value of 1.96 at a degree of freedom of 148 at 0.05 level of significance. Therefore, the advanced null hypothesis was accepted. Both male and female X scores were 9.7 and 9.5, showing no significant difference. Therefore, the ranking order of severity of challenges by male and female retirees are similar.

Hypothesis 2: There is no significant difference in perception of male and female retirees on insufficient financial resources as a challenge in River State.

The data in Table 3 showed that the calculated t-test value 3.48 of male and female retirees was greater than the critical t-value of 1.96 at a degree of freedom of 148 at 0.05 level of significance. Therefore, the null hypothesis was rejected. Nevertheless, mean of male retirees was greater than mean of female retirees, indicating significant difference between the two groups.

Hypothesis 3: There is no significant difference in perception of male and female retirees on social stigma as retirement challenge in Rivers State.

The data in Table 4 showed that the calculated t-test value .980 of male and female retirees was less than the critical t-value of 1.96 at a degree of freedom of 148, at 0.05 level of confidence. Therefore, the null hypothesis was accepted.

Discussion

The findings of this study in hypothesis one in table two clearly revealed that both male and female retirees perceived insufficient financial sources as more challenging than any of the other factors measured. That is, insufficient finance appears to influence the source of retiree's life challenges. This is in line with Okechukwu and Ugwa [7], opined that in Nigeria, the delay in payment of pension and gratuities have brought severe hardship and death to many retirees. Also, the findings of this study revealed that both male and female retirees found health related problems as major sources of challenge to their daily life events. Retirees (male and female) ranked health related problems second to insufficient financial resources.

In addition, the retirees collectively perceived social stigma and learning new job skills as equally challenging in their present retirement ordeal.

Counseling Implications

The findings of this investigation clearly showed that retirement from work create serious challenges to both male and female retirees in Rivers State. Retirees' perception of challenging areas are: insufficient financial resources, health related problems, social stigma, learning new job skills, lack of self-awareness, missing the job environment, and missing co-workers.

Glick [10] indicated that for most people, retirement is a major economic, social, and psychological life event, and this is true whether it is welcome or feared. For most retirees, including the housewives of employed husbands, retirement means the old good life is gone and another must be carved out if days are not to be shapeless. Therefore, retirement is part and parcel of career, which is a life style. Based on the above observation, counseling is necessary for retirees to keep on going through daily life events.

Counselors should be able to communicate effectively with retirees by reflecting their feelings. Reflection of feelings would enable them to think of their feelings as a part of themselves rather than external to themselves. Reflection helps individuals to feel deeply understood, thereby allowing them to open themselves to express feeling about their challenging life events. Counselors should be able to clarify some of the concerns of the retirees. Such concerns could be - where do I go from here? What is it that I am doing? What is the purpose of my life and retirement? In other words, these questions are typical of retirees in search for a link between purpose of retirement and existence.

Counselors should apply behavior modification intervention techniques to increase retiree's skills so that the number of their coping options will be increased. By overcoming debilitating behaviors that restrict choices, counselors should use this model to help retirees create new conditions for learning. Retirees will be actively involved in the selection and determination of goals, and must be motivated to change irrational thinking. Counselors should teach retirees relaxation training to cope with the stresses produced by daily living.

Counselors should ask retirees to evaluate their behavior questions such as: Does your present behavior have a reasonable chance of getting you what you want now, and will it take you in the direction you want to go? [11].

Recommendations

Based on the findings of this study, the following recommendations are presented for implementation:

1. Stress inoculation training should be conducted for retirees to manage life challenges.
2. Government should try to pay pension and gratuities due to retirees on time.
3. The Pension Board should set up Retirees Assistance Counseling and welfare programmes.

Conclusion

The study concluded that: There is no significant difference in ranking order of severity of challenges by male and female retirees in Rivers State. There is significant difference in perception of male and female retirees on insufficient financial resources as a challenge in Rivers State. There is no significant difference in perception of male and female retirees on social stigma as retirement challenge in Rivers State.

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