

Influence of retirement challenges and coping strategies of retired civil servants in Rivers State

Wachikwu T¹, Egbuchu SA²

¹ Ph. D. Department of Educational Psychology, Guidance & Counselling Faculty of Education University of Port Harcourt Rivers State, Nigeria

² Ph.D. Department of Psychology Faculty of Social Sciences Rivers State University Rivers State, Nigeria

Abstract

This study examine the differences in challenges and faced by retired men and women civil servants and coping strategies in Rivers State. Ex-post facto-design was adopted for the study. Four research questions and four hypotheses guided the conduct of the study. The population of the study consisted teachers from 2010-2016. Sample of 960 retired public secondary school teachers chosen for the study through purposive sampling technique. An instrument titled "Retirement challenges and coping strategies scale" (RCCSS) was used and independent t-test was used for data analysis at 0.05 alpha level. The findings of the study are that financial difficulty constituted a major challenge faced by retired civil servants; there is significant difference in the level of stress and financial difficulties faced by retired civil servants; retired men and women civil servants differ in the use of problem-focused and emotion-focused coping strategies etc. Based on the findings, five (5) recommendations were made among which is that government should prioritize the payment of retirees' pension and gratuities in the country to enable them meet their financial obligations of the family members and others.

Keywords: Retirement challenges, Coping strategies, Civils Servants

Introduction

People engage in formal and informal kinds 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 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 and to maintain self-esteem, they have to carry out activities that will make their live productive and meaningful. 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 Retirement is commonly defined as a state of being withdrawn from business, public life or active service.

Retirement can also be conceived as an age-related withdrawal from active pensionable employment. Mitchell (2003) [10] in Ononuju (2018) [12] retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. However, its importance is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status as a retiree. While some persons view retirement positively and plair for it with anticipation, others dread its eventuality with great anxiety.

From the definition of retirement, it can be said that, a retired person or retiree is any person who performs no gainful employment during a given year or any person who is receiving a retirement pension benefit and any person not employed on full time, all year round after his/her disengagement from a previous work schedule. Retirement therefore implies a transition from active working life at youthful age with adequate financial capacity to less rigorous work schedule or lack of any tangible work

schedule at old age.

However, the importance of retirement is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status.

It has been noted that retirement is a stressful experience to many because of its associated life decision change in the matter of life arrangement generally. As postulated by Elezua (1998) [2] the moment retirement comes knocking on the door (of an employee). It enters with challenges and expectations.

This means that retirement may be associated with attendant stress for the average employee especially in a country like Nigeria with austere economic policies.

Retirement brings new relationship issues, and for those who do not find new meaningful activities to replace work, there is the risk of boredom and sense of purposelessness that can lead to depression and health problems. Moser (2014) [5] defines retirement as "to withdraw from business or public life so as to live at leisure on ones" income, savings, retirement to be successful, prime ingredients must be present; robust health, financial security, and the balance of intellectual, physical, cultural and social activities.

Unfortunately, in Nigeria today especially in Rivers State, retirees are faced with several challenges before and during retirement stages in life. Kolawole and Mallum (2004) [4] opted that retirees often experienced challenges in the following life events; insufficient financial resources problem of securing residential accommodation, the challenge of a new and low social status, difficult health and challenges of declining health.

Closely related to economic adjustment problem is health adjustment. Most retirees retire at sixty-five or seventy years of age, and at this time, it is not unlikely that illnesses as a result of aging might pose major challenge to the retirees.

They have to spend more on health because the various clinics where their employers had provided for their well-being could no longer do that because they have left the service. Health factor could therefore be a major problem in retirement. A retiree facing health challenge might find adjustment in retirement difficult, since health they say is wealth. A retiree facing health problem might not likely enjoy retirement. Withdrawal from job could also boost the health of retirees and on the contrary idleness could also lead to deteriorating or mandatory. In case of involuntary retirement, the retirees are not prepared for it, it can come because the employer might want to downsize the staff strength.

Ode (2005) stated that in 1986 many able-bodied principals of secondary schools were retired involuntarily not because they had put in the maximum number of years create space for the unemployed young graduates that was in Ondo state then. It was said that the retirement led to crisis to the point that one of the retired principals committed suicide.

This tragic situation is enough to create throbbing heart circumstance in which a research has to be carried out on coping with retirement. If a public servant retired voluntarily or mandatorily such retired public servant might find it easier to cope with retirement because he/she has prepared for it. Gbenoba (2010) ^[11] reported in the Nigerian Tribune that a retired headmistress stated that life after retirement was quite blissful. She added that she had more time for herself and could sleep and wake up when she likes. This individual from time had already prepared her mind towards retirement before she was retired.

Judging from the view above, it is necessary to understand that whatever the definition of retirement is, it is very important for any person who works to know that as soon as he or she gains employment, one day he or she will retire and should become conscious of this fact from the onset. Thus, planning the future is a necessary activity.

Scholars have suggested various strategies that employees can adopt to ease the pain of retirement. One of such strategies, which is compulsory for those in the federal civil service in Nigeria is the monthly contributory pension scheme operated by the Federal Government for all staff in the federal civil service. With this strategy, employees are expected to open and maintain a retirement savings account in his or her name with any pension fund administrator of their choice.

Other strategies that can be adopted include maintaining a personal savings account or a fixed deposit account with a bank to enable an employee save towards retirement, investing in skill acquisition and training, ownership of property genuinely acquired, investment in shares and stocks and acquiring an insurance policy (sickness, accident, loss of property) etc.

From the foregoing therefore, the researcher has observed that there is an urgent need for a research to be conducted among retired civil servants. Hence, this study was conducted to identify and determine the differences that exist in challenges faced by retire men and women civil servant in Rivers State and the strategies they employ to cope with such challenges.

Statement of the Problem

At retirement, a worker discontinues from doing a particular work for which he/she has been known for a long period of time. In the public or civil service, the government no

longer requires the service of the individual, and he/she is placed on monthly pension. In most of the sub-Sahara African countries like Nigeria. Where government battles the irregularity in the payment of monthly stipend to those who have disengaged from the service has been a major challenge. Consequently, most workers close to age of retirement exercise a lot of fears of unknown after retirement. Real life experiences have to show that pensioners often face some challenges after retirement that has consequential effects on the socio-economic and physiological 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 other hands, it is essential to conduct a survey to actually ascertain some of the challenges faced by civil servants in Rivers State. Consequently, making useful suggestions to manage challenges in order to improve the life of the retirees. This is the main thrust of this study.

Research Question

To achieve the objectives of this study, the following research questions and null hypotheses tested at 0.05 were formulated to guide the study.

1. To what extent do stress, insufficient finance, illness and self-concept constituted challenges among retired civil servant in Rivers State?
2. What are the coping strategies employed by retired civil servants in dealing with retirement challenges that confront them?
3. To what extent do retired men and women civil servants differ in their level of stress arising from retirement?
4. To what extent do retired men and women civil servants differ in the use of emotion-focused coping strategy to deal with retirement challenges?

Null Hypotheses

1. There is no significant difference in the level of stress faced by retired men and women civil servants.
2. There is no significant difference in financial difficulties faced by retired men and women civil servants.
3. There is no significant difference in self-concept problem faced by retired men and women civil servants.
4. There is no significant difference in the use of emotion-focused coping strategy between retired men and women civil servants in dealing with retirement challenges.

Methodology

Ex-post facto design was used for the study. It was conducted in Port Harcourt City Local Government consisted of all retired public primary and secondary school teachers between 2010-2016 in Port Harcourt City Local Government Area. Nine hundred and sixty retired teachers were randomly selected for the study through purposive sampling techniques one instrument were used for the study, namely retirement challenges and coping strategies scale (RCCSS) and was developed by the author. This was divided into section A and B. Section A deals on personal

information about the respondents while section B deals on the extent the respondent possesses to measure differences in respondents' retirements challenges in the areas of stress, finance, health self-concept, and coping strategies (emotion focused) respectively. The instruments were responded based on five-point likert type scale ranging from (5) SA to (1) for SD.

The faced validity was done by subjecting it to the expert scrutiny of psychologist. The Crobach Alpha reliability method was used in establishing the internal consistency of the instrument; giving an overall coefficient as 0.76. Thus, the instrument were highly reliable for the study. The

instrument were administered to the respondents at the same time, while data collected were analysed using independent t-test statistics.

Results

The results of the study are presented below in tables 1, 2, 3 and 4.

Research Question 1: To what extent do stress, financial difficulties, health problems, and low self-concept constitute challenges among retired civil servant in Rivers State?

Table 1: Mean (\bar{x}) and standard deviation analysis of data on the level of stress faced by retired civil servants.

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

Criterion ($\bar{x} = 2.5$)

Table 1A shows that the mean ratings obtained for the various attributes were 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. This means that stress is considered one of the retirement challenges faced by retired civil servants.

Table 2: Mean (\bar{x}) and standard deviation analysis of data on financial difficulties faced by retired civil servants

S/N	Items	\bar{x}	SD	Remark
1	Not having much money is challenging	2.6	0.56	Agreed
2	Retirement could cause financial difficulties	2.7	0.56	Agreed
3	I always find it difficult meeting the financial needs of my family members	2.6	0.55	Agreed
4	Irregular payment of pension is disturbing	2.7	0.56	Agreed
5	Low level of income at retirement is worrisome	2.6	0.53	Agreed
6	Solving financial problems during retirement is quite challenge	2.7	0.56	Agreed
7	Payment of residential house at retirement is a great challenge	2.3	0.45	Disagreed
8	Feeding is a problem at retirement	2.7	0.57	Agreed
9	Not having money for clothing is challenging	2.6	0.56	Agreed
10	Paying children's school fee is a serious problem	3.0	0.58	Agreed

Criterion ($\bar{x} = 2.5$)

Table 2 shows that all the mean ratings obtained for the various attributes were greater than the criterion mean of 2.5 except item 7 with criterion mean of 2.3. This means that

financial difficulty is one of the challenges faced by retired civil servants.

Table 3: Mean (\bar{x}) and standard deviation analysis of data on financial difficulties faced by retired civil servants

S/N	Items	\bar{x}	SD	Remark
1	Health challenger is disturbing	2.6	0.55	Agreed
2	I visit hospital regularly to address my health problems	2.2	0.47	Disagreed
3	Not going to work regularly can cause health problems	2.6	0.56	Agreed
4	My major challenge since retirement is sickness	2.6	0.56	Agreed
5	I spend a lot of money on drugs	2.7	0.56	Agreed
6	My health need increased upon retirement	2.7	0.57	Agreed
7	I have been hospitalized severally since retirement	2.6	0.56	Agreed
8	Health issues are stressful	2.7	0.45	Agreed
9	I have treated various illnesses since retirement	2.6	0.55	Agreed
10	Retirement attracts health challenges	2.41	0.46	Disagreed

Criterion ($\bar{x} = 2.5$)

Table 3 shows that all the mean ratings obtained for the various attributes were greater than the criterion mean of 2.5 except item number 10 with criterion mean of 2.4. This

means that health matter is one of the challenges faced by retired civil servants.

Table 4: Mean (\bar{x}) and standard deviation analysis of data on the level of self-concept problem faced by retired civil servants

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

Criterion ($\bar{x} = 2.5$)

Table 4 shows that all the mean ratings obtained for the various attributes were greater than the criterion mean of 2.5 except items numbers 3 and 4 with criterion mean of 2.2 and 2.3 respectively. This means that self-concept problem is one of the challenges faced by retired civil servants.

Research Question 2: What are the coping strategies employed by retired civil servants in dealing with retirement challenges that confront them?

Table 5: Mean (\bar{x}) and standard deviation analysis of data on the use of problem-focused coping strategy employed by retired civil servants

S/N	Items	\bar{x}	SD	Remark
1	I stood my ground and fought for what I wanted	2.7	0.56	Agreed
2	I changed something so that things will turn out all right	2.6	0.57	Agreed
3	I worked hard solving the problem in the situation	2.6	0.55	Agreed
4	I struggled to resolve the problems	2.3	0.48	Disagreed
5	I made a plan of action and follow it up	2.6	0.56	Agreed
6	I took the problem head on	2.7	0.57	Agreed
7	I knew what I had to be done, so I doubled my efforts and tried harder to make things work	2.8	0.57	Agreed
8	I just concentrated on what I had to do next to the next step	2.4	0.46	Disagreed
9	I devised means to get out of the trouble	2.6	0.55	Agreed
10	It was a tricky problem, so I had to work around the edges to make things come out as I like	2.7	0.57	Agreed

Criterion ($\bar{x} = 2.5$)

Table 5 shows that all the mean ratings obtained for the various attributes were greater than the criterion mean of 2.5 except items number 4 and 8 with criterion mean of 2.3 and

2.4 respectively. This means that retired civil servants employ the use of problem focused coping strategy in dealing with the various challenges they face at retirement.

Table 6: Mean (\bar{x}) and standard deviation analysis of data on the use of emotion-focused coping strategy employed by retired civil servants

S/N	Items	\bar{x}	SD	Remark
1	I let my emotions go	2.6	0.56	Agreed
2	I get in touch with my feelings and just let it go	2.3	0.47	Disagreed
3	I found always to blow off steam	2.8	0.55	Agreed
4	I let out my emotions to reduce the stress	2.7	0.56	Agreed
5	I always manage my emotion	2.6	0.56	Agreed
6	My feelings were overwhelming and they just exploded	2.4	0.47	Disagreed
7	I was angry and really blew up	2.6	0.56	Agreed
8	I did something to get it out my steam	2.2	0.48	Disagreed
9	I always let my emotion out	2.6	0.57	Agreed
10	I let my feelings out somehow	2.6	0.56	Agree

Criterion ($\bar{x} = 2.5$)

Table 6 shows that all the mean ratings obtained for the various attributes were greater than the criterion mean of 2.5 except item numbers 2, 6 and 8 with criterion mean of 2.3, 2.4 and 2.2 respectively. This means that retired civil servants employ the use of emotion focused coping strategy

in dealing with various challenges they face at retirement.

Research Question 3: To what extent do retired men and women civil servants differ in their level of stress arising from retirement?

Table 7: Mean (\bar{x}) and standard deviation analysis of data on the level of stress faced by retired men and women civil servants

Gender	Number	Mean \bar{x}	SD
Retired men	527	41.52	2.15
Retired women	433	28.55	1.79

Table 7 indicates that retired men civil servants obtained mean (\bar{x}) score of 41.52 and standard deviation (SD) score of 2.15, while their women counterparts obtained mean (\bar{x}) score of 28.55 and standard deviation (SD) score of 1.79 respectively. This result shows that stress level was higher among retired men than their women counterparts.

Research Question 4: To what extent do retired men and women civil servants differ in the use of emotion-focused coping strategy to deal with retirement challenges?

Table 8: Mean (\bar{x}) and standard deviation analysis of data on the level of stress faced by retired men and women civil servants

Gender	Number	Mean \bar{x}	SD
Retired men	456	18.48	1.89
Retired women	684	27.33	2.52

Table 8 indicates that retired men civil servants obtained mean (\bar{x}) score of 18.48 and standard deviation (SD) score of 1.89 in their use of emotion-focused coping strategy, while their women counterparts had mean (\bar{x}) score and standard deviation scores of 27.33 and 2.52 respectively. By this result, retired men and women civil servants differ in their use of emotion-focused coping strategy to deal with retirement challenges that confronted them.

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

Table 9: t-test of significance on differences in the stress level of men and women retired civil servants

Gender	Number	Mean \bar{x}	SD	Df	t-cal	Result
Retired men	527	41.52	2.15	958	.000	Sig.
Retired women	433	28.55	1.79			

Table 9 reveals that $p < 0.05$, which means there is significant difference between retired men and women in the level of stress that confronts them due to retirement. Hence, hypothesis one is rejected.

Hypothesis 2: There is no significant difference in the financial difficulties faced by retired men and women civil servants.

Table 10: t-test of significance on differences in the stress level of financial difficulties faced by men and women retired civil servants

Gender	Number	Mean \bar{x}	SD	Df	t-cal	Result
Retired men	527	46.12	4.25	958	.000	Sig.
Retired women	433	29.63	3.60			

Table 10 reveals that $p < 0.05$, which means there is a significant difference between retired men and women 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 the self-concept problems faced by retired men and women civil servants.

Table 11: t-test of significance on differences in the stress level of men and women retired civil servants

Gender	Number	Mean \bar{x}	SD	Df	t-cal	Result
Retired men	527	26.51	3.48	958	2.04	Not Sig.
Retired women	433	26.49	3.46			

Table 11 revealed that $p > 0.05$, which means there is no significant difference between retired men and women in the level of self-concept problems that confronts them due to retirement. Hence, hypothesis three is accepted

Hypothesis 4: There is no significant difference in the use of emotion-focused coping strategy faced by retired men and women civil servants in dealing with retirement challenges.

Table 12: t-test of significance on differences in the use of emotion-focused coping strategy by men and women retired civil servants

Gender	Number	Mean \bar{x}	SD	Df	t-cal	Result
Retired men	527	18.48	1.89	958	.000	Sig.
Retired women	433	27.33	2.52			

Table 12 revealed that $p < 0.05$, which means there is significant difference between retired men and women in their use of emotion-focused coping strategy that deals with the problems that confront them due to retirement.

Discussion of Finding

Differences in the level of stress encountered by retired men and women civil servants

On the application of independent t-test, t-calculated value of 0.000 at 958 degree of freedom was found to be less than 0.05 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 civil servants 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 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 civil servants

On the application of independent t-test, t-calculated value of 0.000 at 958 degree of freedom was found to be less than 0.05 implying that there is a significant difference in the level of financial difficulties encountered by retired men and women civil servants. Result further revealed that financial difficulty was rated higher among retired men civil servants than their counter parts. The reason for this finding could be because men in most cases are the bread winners of the family. Payment of children’s school fees, feeding, etc. are the responsibilities of the man. This finding lends credence to Akinola (2012) [1], Itheme-Okafor (2011) [3] and Nlerum

(2014) [6].

Differences in the level of Health Challenges Encountered by Retired men and women civil servants

On the application of independent t-test, t-calculated value of 5.34 at 958 degree of freedom was found to be greater than 0.05 meaning that there is no significant difference in health challenges faced by retired men and women civil servants. Both men and women experience health challenges at different times. Health challenges do not come because of one’s gender. However, this present finding supports Oguzie (2008) [9] who earlier found that retired male and female teachers do not differ in the level of health problems they encounter.

Differences in the level of self-concept problems encountered by retired men and women civil servants

On the application of independent t-test, t-calculated value of 2.04 at 958 degree of freedom was found to be greater than 0.05 implying that there is no significant difference in self-concept problems faced by retired men and women civil servants. Both retired men and women civil servants agreed that they encountered self-concept problems such as; my beliefs about myself often conflict with one another, in general, I have a clear sense of who I am and what I am etc. These present findings agree with Onyebuanyi (2016) [8] who found that retired teachers are faced with self-concept problems.

Differences in problem focused and emotion focused coping straits among retired men and women civil servant

On the application of independent t-test, mean and standard deviation, it was found that retired men civil servants were rated higher in employing problem-focused coping strategies to cope with retirement challenges, while the retired women civil servants were rated higher in emotion-focused coping strategy. This shows that men remain very committed in finding practical solutions to the problems they encounter while their women counter parts adopt emotional ways of getting their retirement challenges solved. This present finding supports Ejiomueme (2012) who had earlier found that principals adopt various coping strategies.

Conclusion

Based on the findings of the study, it was concluded that financial difficulties constituted the major challenge faced by retired civil servants; they employ different strategies to cope with challenges arising from retirement, retired men and women civil servants differ in their stress level as well as financial difficulties; retired men and women civil servants do not significantly differ in the health and self-concept challenges.

Recommendations

Based on the findings, recommendations were made thus:

1. That retired civil servants (men and women) should be encouraged to engage in meaningful activities that will keep them busy.
2. That retired men civil servants were rated high in financial challenges than their women counterparts. Also, government should prioritize retirees’ payment of pension and gratuities in the country to enable them

- meet their financial obligation of their family members.
3. That there is no significant difference in the level of health challenges faced by retired men and women civil servants. Also, retirees should regularly go for medical check-up to ascertain their health status as to enable them of being healthy and lively.
4. That there is no significant difference in the level of self-concept challenges faced by retired men and women civil servants; while retirees should be encouraged to have positive image about themselves.
5. Most retired men civil servants use more of problem-focused coping while most of the women counterparts employ emotion-focused coping strategies in dealing with the challenges they face at retirement. Guidance counsellors should be more proactive in assisting retirees to deal with retirement challenges.

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