

Post-Retirement Stress Under Non-Contributory Pension Regime: A Study of Retired Civil Servants in Ebonyi State Nigeria

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Abstract

Post retirement life is not devoid of stress. Retirees face a lot of challenges especially in the management of the non-contributory pension regime established by Act 102 of 1979 in Nigeria. The 2004 Pension Reform Act was introduced as alternative to these challenges. This study underscored the intricacies inherent in retirement stress and their coping strategies among retired civil servants in Ebonyi State Nigeria. The study population was retired civil servants. Multi-stage sampling technique was used to administer questionnaire to 365 respondents, out of which all were returned. The questionnaire focused on respondents' demographic data and retirees coping strategies. In-depth interviews were conducted on 5 respondents; the President Nigerian Union of Pensioners, other two pensioners and the President and Secretary Nigerian Labour Congress. Result indicates that the most widely adopted coping strategies were; investment of gratuities (45.5%) and relocation to family houses (32.3%). The study recommends the adoption of the contributory pension regime which has a lot of advantages to retirees since it can afford them funds that will enable them provide their welfare needs.

Key word: Coping strategies; Non-contributory pension; Stress; Welfare

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INTRODUCTION

Many people think retirement sounds like a great idea- no job, lots of leisure time, and freedom to do just what you want when you want. After retiring, many find that getting out of the rat race isn't all it's cracked up to be. While it may be true that some retirees have a lot of extra leisure time, there are many problems associated with retirement and old age that can cause stress. This study therefore underscores the post retirement stress among retired civil servants in Ebonyi State under the non-contributory pension regime. It also examined the coping strategies adopted by retirees in overcoming retirement stress.

a) Background and Statement of the Problem

The moment retirement comes knocking on the door of an employee it enters with challenges and expectations (Elezua, 1998). Retirement is typically associated with attendant stress for the average employee especially in a country like Nigeria with austere economic policies. In this light, Olayinka (2012) identifies sources of retirement stress to include: insufficient financial resources; (89%), problem of managing surplus time at their disposal (87%), stigma of being 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. The above is also supported by Denga (1986), Barnett and Whiteside (2002), Kolawole and Mallum (2004) and Adegoke (2006).

To cope with retirement stress and meet the welfare needs is often very difficult for retirees especially when their income is reduced. Retirees' ability to survive is a great challenge. Nwalo (2005) maintains that those who fail to prepare for their retirement never find the remaining part of their lives easy going. In order to cope with the

problem of lack of access to good accommodation, Adegoke (2006) states that retirees should go for convenient and cheaper accommodations which, their income could carry. To cope with the income losses induced by shocks, Dercon (2006) argues that the affected persons behave differently, some adopting active coping strategies while others adopting weak ones. This is a problem which concerns this study since some vulnerable retirees lack the opportunities to choose active coping strategies. Dercon (2006) states that the active coping strategies include: change in place of residence, finding supplementary work or second job, formal borrowing from banks, petty trading and others. Nevertheless, the failure of the households to adopt active coping strategies is not only reflected in household consumption volatility but also affects nutrition, health and education.

Dercon (2006) further argues that the weak strategies include sale of assets ; promoting the labour force participation of additional family members such as children; reducing consumption patterns, including restriction of food intake of family members; taking children out of school to reduce education expenditures, or postponing health care expenditures; relocating and/or restructuring households, for example by having several families living under one roof; drawing on outside help both in kind and in cash, including support from local communities, friends and relatives, and private institutions such as NGOs (Dercon, 2006). In addition, Hicks and Wodon (2000) argue that the adoption of weak coping strategies by households may have permanent effects that will make it difficult if not impossible for them to be salvaged from falling into chronic poverty trap.

Rather than enjoy the dignity of life after active work, retirees are found to be involved in street demonstration to protest for their welfare issues. The high level of corruption associated with the non-contributory pension administration worsens the situation. It has contributed to undue delays and denials of pensioners. This has consequences on the lives of retirees (Uzoigwe, 1979; Oshiomole, 2009; Onyeonuru 2011; Maina, 2012; Adewole, 2012). This study therefore underscores the varied coping strategies adopted by retirees in overcoming their welfare challenges.

b) Objective of the Study

The main objective of this study is to identify varied coping strategies adopted by retirees in coping with post retirement challenges.

1. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

1.1 Welfare Challenges of Retirees and Their Coping Strategies

Several welfare challenges confront retirees. These include the need to have access to health services, access to comfortable accommodation, good food, clothing and access to good education for their children. We therefore review literature on the following welfare issues:

1.1.1 Provision of Health Care Services

Barnett and Whiteside (2002) argue that a long term illness is likely to impact a household financially, especially if it is a terminal disease like HIV/AIDS. The reason for this is that a long term illness increases the expenditure on medical care (medicines, transportation to obtain medical services, as well as allopathic and traditional medical treatment) and food. An adult HIV-related illness (and death) is likely to reduce the household savings drastically. Studies have shown that HIV/AIDS has a great impact on the economic well-being of elderly people, particularly elderly women, and their households (Knodel, Watkins and VanLandingham 2002; World Health Organization (2002). In their own submissions Lindsey et al. (2003) maintain that not only do these elderly people lose a (potential) source of income when their HIV positive children become too sick to work, but they also have to spend the little they have on taking care of them, as well as paying for their funerals. In the study conducted in Zimbabwe, the WHO (2002) found that some of the elderly people's households lost the savings that they have accrued over a long period due to the long term illness of their adult children and the cost of taking care of their children's health care needs before their children eventually die.

Despite the non-availability of coping strategies such as buying on credit and joining a burial society the majority of these "near old" people experienced an adult illness and death in their households, like those over age 60 (Ogunmefun and Schatz 2006). In the words of Ogunmefun and Schatz (2006) many people said it was financially difficult for them during the illness, death, mourning and funeral of the loved one that they cared for. The few that did not have a financial difficulty was either because a family member helped them or the deceased joined a burial society (that assisted with the funeral). Rowland (2011) sums up the need for retirees access to good health as follows:

- *As life is extended and death postponed, the retiree (elderly) live longer, thus requiring more healthcare resources.*
- *As life is extended, the proportion of elderly within society increases thereby increasing the burden of care.*
- *You can't provide just some of the costs (e.g., dementia or hip fracture).*

1.1.2 Access to Good Accommodation

Good accommodation is essential to the retirees. Adegoke (2006) states that most often retirees may not have the opportunity of having good accommodations of their own. If they were senior staff occupying government quarters, well furnished or rented accommodations then it becomes a problem. This is a problem because retirees may find it extremely difficult to maintain big accommodations since their sources of income would reduce. As a coping strategy Adegoke advised that retirees should have to go

for comfortable, convenient and cheaper accommodations that their income could carry. He further states that the best thing would be for retirees to save and acquire their own accommodations before retirement. He suggests that retirees could borrow from the bank or join the cooperative thrift and credit societies in their places of work. Savings could be made or loan collected from the cooperative society, the bank, from employer or from the National Housing Fund. Any of these could assist employees build their houses before retirement.

1.1.3 Access to Good Food

Good food (balanced diet) is essential in the lives of everyone especially the aged or retirees. In the views of Kemps and Buttle (1979) in Ubangba and Akinyemi (2004), retirement is a transfer from one way of life to another. They note that many people suffer from retirement shock such as a sense of deprivation during the early period of their retirement. In the opinion of Olusakin (1999), retirement involves a lot of changes in values, monetary involvements and social aspects of life. Olusakin further notes that for some retirees, it leads to termination of a pattern of life and a transition to a new one. However, Billings (2004) described retirement as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience. The implication of this is that due to the change in the income status of retirees their feeding pattern is automatically affected. There is great challenge in having access to good food for the household. Therefore, there is need for adjustment in all aspect of life. Nevertheless, responses to cope strategies differ on the basis of gender. Lokshin and Yemtsov (2004) find that 59.3% of women in the sample decreased their expenditures on food compared to only 48.5% of men in the sample. Similarly, 8% of men reported that they found additional jobs to cope with poverty compared to 5.4% of women. Denga (1986) maintains that retirement is known to affect income, residence, family structure or relationship between members, health and economic viability of the retirees. Nonetheless the case is worsened when the retiree is not adequately prepared to face this ultimate phase of life.

1.1.4 Access to Clothes for the Retiree and His / Her Household

Good dressing is one of the things man needs. Thus, due to lean income of retirees their ability to purchase new dresses for both themselves and their household would be affected. Using panel data for the period 1996 and 1998 in Russia, and running logistic regression model for a sample of 2,875 households, Lokshin and Yemtsov (2004) found that 63% of the respondents adopted cutting expenditure on clothes as a poverty coping strategy but less than 5% of the respondents turned to government agencies for assistance as part of coping strategy. The findings of these authors also show that about 66% of the respondents indicate that their spending on shoes and clothes was

lower than in the pre-crisis period. Similarly, more than half of the respondents reduced their expenditure on food after the crisis. In addition, the findings of Lokshin and Yemtsov (2004) indicate that 15% of the respondents cultivated more on a personal plot and more than 4% of them sold their belongings to cope with poverty. However, 5.1% of the respondents changed their place of residence, 18% of them sought help from relatives, 3.3% indicated that they merged in with other relatives and 7% turned to friends for assistance to cope with the changing reality of life.

The problem that should concern policy makers is when vulnerable people lack the opportunities to choose active coping strategies. The active coping strategies include an increase in home production, change in place of residence, finding supplementary work or second job, formal borrowing e.g., from banks, petty trading and others. Nevertheless, the failure of the households to adopt active coping strategies is not only reflected in household consumption volatility but also affects nutrition, health and education (Dercon, 2002; Dercon, 2006; Zimmerman & Carter, 2003). However, the weak strategies include sale of assets (Dercon, 2006); promoting the labour force participation of additional family members such as children; reducing consumption patterns, including restriction of food intake of family members; taking children out of school to reduce education expenditures, or postponing health care expenditures; relocating and/or restructuring households, for example by having several families living under one roof; drawing on outside help both in kind and in cash, including support from local communities, friends and relatives, and private institutions such as NGOs. In addition, Hicks and Wodon (2000) argue that the adoption of weak coping strategies by households may have permanent effects that will make it difficult if not impossible for them to be salvaged from falling into chronic poverty trap.

1.1.5 Access to Good Education by Retirees Household

Good education is needed by both the young and the old. Retirees need to provide good education for their children or wards. For instance, Hicks and Wodon (2000) opine that substitution between work and schooling reduces the human capital endowment of working children. This may occur because working children may expect on average a loss of about 7 percent of their discounted life-time earnings when they are put to work (Hicks & Wodon, 2000). The expected loss may be incurred even after taking into account their positive earnings when working as children and the higher level of experience accumulated because of work at an early age (Hicks and Wodon, 2000). Glaringly, the extent of the long-term losses due to child labour as a result of withdrawal from school calls for the design of programmes that help parents keep their children in school, especially during economic crises. Similarly, Dercon (2006) argues that selling off assets as a

coping strategy is not costless for the fact that it may lead to low level of welfare in both the short and long-runs.

The hardship faced by most households engulfed with shocks, especially those headed by women in Nigeria may be as a consequence of the adoption of weak coping strategies. As women continue to be the breadwinners of the households without any contribution from men, the affected households will find themselves vulnerable to economic and climatic shocks.

In summary, Kolawole and Mallum (2004) note that the typical retiree in Nigeria is confronted with the challenge of managing the following: (i) insufficient financial resources; (ii) problem of securing residential accommodation; (iii) the challenge of a new and low social status; (iv) difficulty in having access to good food and (v) challenges of declining health.

1.2 Theoretical Review

Several theories on coping strategies are of interest in this study. It is significant to note that coping theories are divided into two different parameters:

- Trait-Oriented Theories Versus State-Oriented Theories
- Micro-Analytic Approach Versus Macro-Analytic Approach

The trait-oriented theories focus on the early recognition of a person's resources and tendencies related to coping, while the state-oriented theories emphasizes the actual coping of an individual and the outcome of his application of coping methods or strategies.

On the other hand, the micro-analytic approach studies a wide variety of specific and concrete coping strategies, while the macro-analytic approach concentrates on fundamental and abstract coping methodologies.

2. MACRO-ANALYTIC, TRAIT-ORIENTED COPING THEORIES

2.1 Repression–Sensitization

This theory states that there is a bipolar dimension in which a person copes with the stress in only one of two opposite poles – repression or sensitization. People who tend to be repressors cope with the stress by means of denying or minimizing its existence. They use the avoidance coping mechanism such that they are unable to realize the potential negative outcomes of the stressful experience. In contrast to this, sensitizers tend to react to stress with rumination, excessive worrying and obsessive search for information on stress-related cues.

2.2 Monitoring and Blunting

According to Miller, monitoring and blunting is a construct that is based on the repression-sensitization theory due to the similarity in their nature as cognitive informational styles. However, this construct, particularly

blunting, tells us that the impact of uncontrollable stressful cues can be reduced by the individual through the use of cognitive avoidance (e.g. denial, reinterpretation, distraction).

Under controllable stress, monitoring is said to be a more effective coping strategy, as it includes seeking information related to the stressor.

2.3 Model of Coping Modes (MCM)

This model originates from the monitoring-blunting construction, and is also related to the repression-sensitization conception, but expands concepts of vigilance and cognitive avoidance with an underpinning of cognitive motivational approach. It emphasizes that a person is stimulated to avert the situation and perceive the stressor in an ambiguous manner in the presence of the stressor.

3. THEORETICAL FRAMEWORK

3.1 Macro-Analytic, State-Oriented Theories

At this level of discussing this work, it would be right to infer that this study adopts the macro, state-oriented theories of coping as postulated by Sigmund Freud and sustained by the works of Richard Lazarus and Susan Folkman. The Defense Mechanisms constructs by Sigmund Freud in 1926 is one of the few macro-analytic, state-oriented theories of coping. A number of defense mechanisms were basically related to intellectualization and repression, the two basic forms that were emphasized by Freud in 1936. Richard Lazarus and Susan Folkman proposed yet another theory of coping in a macro-analytic approach, concentrating on the coping strategies that are focused on emotion or on the problem itself, as well as the functions related to them.

While the theory of Lazarus and Folkman was macroanalytic in its origin, it was expanded to the micro-analytic approach, wherein Lazarus and Susan Folkman were able to specify coping strategies and classify them into eight groups. These include self-controlling, confrontative coping, seeking social support, distancing, and escape-avoidance, accepting responsibility, positive reappraisal and plan for problem-solving (<https://explorable.com/theories-of-coping>). In this light, retirees adopt several strategies that enable them to cope with retirement stress. It is evidence that in order to survive, some of them seek social support either from charity organization, through begging or from their children. This is always the case in the face of meager pension income.

3.2 Methodology

3.2.1 Research Design

A survey research design is basically adopted for this study. Questionnaire which is one of the instruments of survey design is used to elicit information from

the respondents. This is also complemented with the secondary sources of data through official publications. In addition, in-depth interviews were conducted. The study is therefore survey oriented.

3.2.2 Population of Study

The population of this study is made up of all the retired civil servants in Ebonyi State civil service. It is noteworthy that Ebonyi State, which was created in 1996, started processing pensions in 1998. Therefore, the population of this study is the total number of processed pensioners between 1998 and 2010 which is 4,149.

3.2.3 Sample Size

The sample size is drawn from the study population of 4,149. This is drawn using Yaro (1967) i.e.

$$\frac{N}{1+N(e)^2}$$

Where N = total population
 1 = constant
 e = error margin.

The sample size therefore is $4149 / 1 + 4149 (0.05 \times 0.05) = 365$ approximately.

3.2.4 Sampling Techniques

The total sample for the study was drawn through a multi-stage sampling technique. First, the retirees were drawn from the three senatorial zones of the state ie: Ebonyi North, Ebonyi Central and Ebonyi South. This gave a total representation of retirees across the state. Secondly, from each senatorial zone two Local Government Areas with more concentration of retired civil servants were purposively selected. Therefore six Local Government Areas were used to draw samples for this study. Thirdly, a combination of purposive and snow balling sampling procedures were used to sample three hundred and sixty-five (365) retirees who are still alive. See table 1 for details.

Table 1
Selected Sample for Civil Service Retirees in Ebonyi State

S/No	Senatorial district	Local govt. Area	Population	Selected sample
1.	Ebonyi north	Abakaliki	410	63
2.		Ebonyi	338	52
3.	Ebonyi central	Ikwo	360	55
4.		Ezza South	401	61
5.	Ebonyi south	Afikpo North	420	64
6.		Ohaozara	460	70
		TOTAL	2,389	365

4. RESULTS AND DISCUSSION

Using the sample size, the questionnaire was distributed to 365 respondents. The questionnaire was filled and returned. The analysis therefore was done on 365 respondents. Also five (5) in-depth interviews were conducted.

4.1 Socio-Economic and Demographic Characteristics of Retirees

Information concerning respondents' sex, marital status, religion, educational qualification, current age, years put in service, levels of monthly pensions and their family size were sought.

Data indicate that respondents' were 67.9% males and 32.1% females. This means that more males were sampled than females. It implies that more males were retired civil servants than the females which confirm the position of Udegbe (1997) that women reproductive roles, socio-cultural beliefs, education, glass ceiling barrier are some of the likely reasons for the imbalance of women in the formal work sector.

Information was sought from retirees' on whether the non-contributory pension scheme provided them with minimum access to their welfare needs. Data generated on this are presented in Table 2.

Table 2
Retirees' Responses on Whether the Non-Contributory Pension Scheme Provides Them Access to Minimum Welfare Needs

Variable	Inadequate	Adequate
Minimum health services	177 (48.5%)	188 (51.5%)
Minimum food for the household	170 (46.5%)	195 (53.5%)
Minimum education for their children	129 (35.3%)	236 (64.7%)
Minimum income for their household	157 (44%)	208 (56.0%)
Minimum clothes for their household	182 (49.9%)	180 (50.1%)

Note. Field survey 2013.

Table 2 indicates that 51.5% respondents stated that their pensions were adequate in providing help them have access to minimum health services, whereas 48.5% respondents stated otherwise. This implies that the retirees certified that their pensions would help them have access to minimum health services. Result also indicates that 53.5% respondents were of the view that pensions would provide them access to at least minimum basic food for their household while 46.5% respondents said that their pensions were not adequate.

Record also reveals that 64.7% respondents stated that their pensions were adequate to provide them minimum funds to take care of their children's educational needs, while 35.3% respondents stated otherwise. This means that retirees certified that their non-contribution to the scheme would help them have access to minimum funds to take care of their children's educational needs. On access to minimum income for the upkeep of their household through the non-contributory pension scheme provisions, 56.0% respondents were of the view that their pensions were adequate whereas 44% were on the contrary. Retirees therefore confirmed that their non-contribution to the scheme would help them have access to minimum income to take care of their household needs.

Significantly, 50.1% respondents were of the view that their pensions were sufficient to provide them minimum clothes for their household while 49.9% respondents stated otherwise. The general notion, therefore, is that employees' non-contribution to the funding of the scheme provides them minimum funds to make available clothes for their household.

In this study, data was also generated on whether retirees receive their pensions on time and at when due. Information gathered on this is presented in Table 3.

Table 3
Responses From Retirees on Whether There Is Delay in the Payment of Their Pensions

Variable	No	Yes
There is delay in the payment of pensions	56 (15.4%)	309 (84.6%)

Note. Field survey 2013.

Data in Table 3 shows that 84.6% respondents certified that there is delay in the payment of pensions while only 15.4% were on the contrary. In line with this result, Soyimbo (2010, p.3) summarises the perceived plights of retirees when he states as follows;

Tell the President and all these politicians, that this is not the way to treat elderly people... Tell them that they will also grow old and will be treated the way they have treated older people... Tell them that we have served this country in the whole of our youthful life, we deserve some respect... Tell them this pension is our entitlement, not a gift from their personal purses...

4.2 Retirees' Coping Strategies

The purpose of this study was to identify and discuss the coping strategies retirees adopted in overcoming their welfare challenges. The respondents' responses on strategies adopted in overcoming their welfare challenges are presented in Table 4.

Table 4
Retirees' Coping Strategies in the Management of Non-Contributory Pension Scheme

Variables	Did not adopt	Adopted
Invested their gratuities	136 (37.2%)	229 (62.7%)
Depended on their children	159 (43.6%)	206 (56.5%)
Depended on investments made while in service	87 (23.9%)	278 (76.1%)
Started their personal business	111 (30.4%)	254 (69.2%)
Got another paid jobs	211 (57.8%)	154 (42.2%)
Relocated to their family houses	142 (39%)	223 (61%)
Changed from orthodox to traditional medicine	246 (67.4%)	119 (32.7%)
Depended on charity	254 (69.6%)	111 (30.4%)
Continued in training their children	146 (39.9%)	219 (60%)
Been able to provide minimum food for their families	109 (29.8%)	256 (70.1%)
Provided clothes for their household	117 (32%)	248 (67.9%)

Note. Field survey 2013.

Table 4 reveals that various strategies were adopted by the retirees in coping with post retirement stress. In this light 62.7% respondents declared that they invested their gratuities while 37.2% stated otherwise. This is a strong indication that retirees confirmed that they invested their gratuities. Proceeds from this investment could be a source of sustenance for many of the retirees.

Out of the sampled population, 56.5% respondents said that they depended on their children for survival while 43.6% were on the contrary. This implies that retirees were of the view that they depended on their children for sustenance.

Those who attested that they depended on their investments while in active service were 76.1% while 23.9% stated otherwise. Those who were on the contrary could not make much savings and did not invest while in active service. This implies that majority of the retirees agreed that they depended on the investments they made while in active service for survival.

About 69.2% respondents certified that they started their personal business as a coping strategy while 30.4% respondents stated otherwise. This shows that majority of the retirees certified that they started their personal business after retirement. The position was supported by a respondent in a session of an IDI interview. She states:

I am old and sickly now. I do not embark on anything except petty trading on ice fish and crayfish. Life as a retiree is not easy. You will miss your friends in the work place and remain idle especially when you are too old and cannot do much work.

Frequent auditing of pensioners, dragging incapacitated pensioners to distant centres for screening or whatever they call it is not fair. We are already old and should be allowed to rest.

(IDI/Female interviewee who retired in 1990 from the Ebonyi State civil service)

Majority of the respondents (57.8%) said that they were not engaged in another paid job. On this basis, 42.2% respondents said they were already engaged in other paid jobs as their means of survival. From this result it means that retirees generally certified that they did not engage in another paid job on retirement. This differs from the arguments of authorities like Mustric (1980) who declares that many times, it is wiser to physically engage in part-time job and to earn what one can under social security regulations, thus conserving one's health. Corroborating this view, Amadi (1991) states that a study conducted by the International Labour Organization (ILO) shows that the compulsion to continue working beyond the age of 65 is much more rampant in less technologically developed nations such as Nigeria. He further states that result indicates that out of 151 countries covered in the study, less than 10 per cent of the old people in economically advanced countries were found to

be working. In Mozambique, 91 percent of men and 76 per cent of women aged 65 years and above were active in the labour force. In Tanzania, the comparable figures are 87 per cent of men and 60.7 percent for women. In 20 African countries, between 74 and 91 percent of old people of 65 years and above continue to work. This implies that the continent of Africa has the largest number of old people who are compelled by family and economic circumstances, to work well beyond the age 65.

In the same vein, Uzoigwe (1997) states that a retiree who is physically and mentally fit can get a part-time job to earn more money to supplement his/her retirement incomes or to keep working instead of staying idle and bored to death during retirement because he/she enjoys working and or to have more time for other personal activities like community service, vocations, hobbies, more time with the family and so on. This was strongly supported by Nwalo (2005) when he states that apart from establishing his/her own business, a retiree can take a full-time employment on contract basis. At the cessation of the contract employment, he/she receives only contact gratuity but no more entitled for pension as a retired officer. He further states that a retiree can take post retirement contract if he/she is healthy, do not want to remain idle and to support his/her pension benefits. During retirement also, retirees who are capable can go into full-time politics. He /she can earn some money if appointed or elected to any post and saves him from the boredom of staying at home which is one of the various problems pensioners face in retirement. This is contrary to the advice of one of the interviewees, a staff of the Sub-Treasury Ebonyi State, said they use to give to retirees. His words:

When they retire, they don't get their benefits on time. This subjects them to hardship. We do advise some of them whom we know are still able to seek for new jobs elsewhere in order to keep life moving and to avoid being idle.

(IDI/Male /H.O.D. Pension Department/Abakaliki, 2013)

Also, the opinion of another IDI with the President, Civil Service Pensioners Union, Ebonyi State Chapter is not in favour of the result too. Here are his words:

Yes, it's God who has been seeing me through. I am engaged currently as the President of our Customary Court of justice. This is the secret behind my survival. Ebonyi State government decided to re-engage some of us (retirees) as customary court judges and we are being paid.

(IDI/Male /President, Pensioners Union /Abakaliki, 2013)

Regarding the strategy of relocating to their family houses as means to avoid high rent after retirements, greater number of respondents said they relocated accordingly. A total of 61% respondents certified this while 39% stated otherwise. Record reveals that those who relocated to their family houses were those retirees

whose pensions were not big enough to maintain decent rented apartments. Among them are those who relocated in the accommodations they built while in active service. This suggests that retirees agreed that they relocated to their family houses on their retirement.

On the issue of medical care, 67.4% respondents said that they did not change from orthodox to traditional medicine. On the contrary 32.7% said they did change. It implies that a greater per cent of retirees still receive medical care through orthodox medicine. Retirees therefore were of strong opinion that they did not change from orthodox medicine to traditional medicine on retirement.

Concerning retirees dependent on charity for survival, majority of the respondents (69.6%) stated that they did not depend on charity for survival. Result indicates that it's only 30.4% respondents who stated that they depended on charity for survival. Some of those who depended on charity were among those who live in old people's homes or depended on charity organizations like churches, Islamic organizations among others. This is an indication that if aid did not come from somewhere, this class of people would likely face difficulties. This means that the retirees did not confirm the fact that they depended on charity for their sustenance.

On their ability to continue training their children with their pensions, 60% confirmed this. They said that they had not relented in training their children despite their welfare challenges. On the other hand, 39.9% stated otherwise. In this group of respondents, it was not possible for them to continue in training their children due to their meager pension income. Available data reveals that retirees generally confirmed that they continued in training their children despite their lean resources and welfare challenges.

Feeding the family at a minimal level was another great challenge that confronted retirees. On this premise, 70.1% respondents stated that despite their merger pension income that they were able to provide minimum food to their family members while 29.8% stated otherwise. In coping with further retirement stress, majority of the retirees (67.9%) confirmed that they were able to use their little pension income to provide clothes for their household while 32% were on the contrary

CONCLUSION

From this study, it may be inferred that retirees face many challenges which put them under stressful conditions. The challenges of accessing good health services, maintaining descent accommodation, training their children, being able to afford good meals or balanced diet and so forth confronted retired civil servants in Ebonyi State under the non-contributory pension scheme. In view of the health challenges of retirees, most retirees were to avoid the consumption of substances like sugar, caffeine,

excessive alcohol, fried foods and other things that aggravate existing health problems. This is often hard and frustrating. Maintaining a healthy weight becomes difficult if joints ache and movement is restricted. Visiting the doctor becomes a routine and depression can easily arise if no solution to the problems of aging is seen.

Owing to the varied challenges confronting retired civil servants in the state, results indicate that retirees adopted several coping strategies. A good number of them started their personal business in order to have a steady income that would help them service their daily needs. Due to accommodation problem, result indicates that majority of them relocated to their family houses. Nevertheless, a greater number of the retirees did not change from orthodox medicine to traditional medicine despite lean financial resources. In this wise, retirees had no objection in taking medical advices like; taking prescribed medications, enlisting the help of a spouse or friend to plan healthy meals and exercise together, joining sport groups and helping others with greater problems all can be bettered or even reversed by exercise, a good diet and social support thus preventing stress from interfering with the healing process.

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