

I. INTRODUCTION

Retirement has been defined as a state of being withdrawn from business, public life or active service. According to the Industrial Training Fund, center for Excellence (2004), retirement is a real transition. In the views of Kemp and Buttle (1979) in Ubangba and Akinyemi (2004), retirement is a transfer from one way of life to another 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 noted that for some retirees, it leads to termination of a pattern of life and a transition to a new one. However, Buildings (2004) described retirement as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience. It follows from these descriptions/definitions of retirement that a retired person or retiree is any person who performs no gainful employment during a given year, person who is receiving a retirement pension benefit and any person not employed full time, all year round his/her disengagement from a previous work schedule. It is deducible; therefore, that retirement implies a transition from active working life at youthful age with adequate financial capabilities to less rigorous work schedule or lack of any tangible work schedule at old age.

Retirement has been variously categorized depending on the orientation or perception of the classifier. For example, to many authorities on retirement literature (e.g. Akinade 1993) retirement can be broadly grouped into three namely compulsory / involuntary retirement, svoluntary retirement and mandatory / regular retirement. Compulsory or forced retirement is often imposed on an employee by the employer for various reasons at times on grounds of ill-health, mental or physical incapability and so on. Voluntary retirement is associated with personal withdrawal from active service by an employee having put in the required years of service for eligibility for retirement. This in most cases may be due to personal satisfaction or dissatisfaction with work schedule or vocational life style. However, mandatory / regular retirement is to occur when an employee is made to withdraw his / her service from a long-time work schedule having attained the mandatory retirement age / duration according to the organization's policy.

Retirement in Nigerian civil service is guided by Decree 102 of 1979 (cap 346) which deals with pensions and gratuity. According to this law, the statutory age of retirement of public officers is 60years while it is 65 years for judicial officers and academic staff of universities. However, with the reform of the civil service decree No. 43 of 1988 retirement age has been put at 60 years or 35years in service whichever comes first. It must be stated here that irrespective of the type of retirement, the transition is associated with some stress situations like economic, social, psychological and occupational stress. In the submissions of Omoresemi (1987), Denga (1996) and more importantly Retire to Enjoy (2004), retirement stress could emanate from at least eight broad sources. These are: (i) money; (ii) health; (iii) ageing; (iv) search for meaningful activity; (v) work in retirement; (vi) marital status; (vii) caring for other family members, e.g. grandchildren or elderly parents, and (viii) relocation. However, in the opinion of Denga (1980), 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.

Retirement life demands great managerial ability. It has been observed that the retiree in order to experience a pleasant post-retirement life style would have to device effective means of managing some challenges inherent in retirement. It has been posited by Kolawole and Mallun (2004); that the typical retiree in Nigerian setting 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) difficult health and (v) challenges of declining health. It is against this background that this study was initiated to investigate into retirement stress and management strategies among civil servants.

Statement Of Problem

As noted by Olusakin (1999), retirement involves a lot of changes in values, monetary involvement and social aspects of life. Retirement is known to affect income, residence, family structure or relationship between members, health and economic viability of the retirees. The typical retiree in Nigeria is confronted with the challenges of managing insufficient financial resources, problem of securing residential accommodation, challenges of a new social status and the problem of declining health. This is often compounded by processes involved in assessing pension and gratuity, delay in pension payment, frequent screening of retirees, and a host of other problems inherent in pension administration. This constitutes a serious stress to the retirees. Therefore, this study seeks to investigate the retirement stress and management strategy among civil servant.

II. OBJECTIVES OF THE STUDY

This study is interested in establishing the nature/type of stress management strategies being used by retired civil servants in Anambra State Ministry of Works as a way of combating the stress of retirement being experienced. It is the ultimate aim of the study to analyze the practical implication of study on the entire civil servants. This is with a view to proffering human resources interventions likely to assist civil servants and other stakeholders in retirement adjustment and management process.

Research Hypothesis

Ho: Effective retirement plan do not help to reduce retirement stress.

Hi: Effective retirement plan help to reduce retirement stress.

III. REVIEW OF RELATED LITERATURE

Overview of Retirement Stress

Retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. Thus, it should be said that it is not a - homogenous experience for everyone. Retirement is a time of significant transition as far as the use of time is concerned. 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 (as a retired person). It has been noted that retirement is a stressful experience to many because of its associated life decision changes in the matter of life arrangement generally. It has been postulated by Elezua (1998) that the moment retirement comes knocking on the door (Of an employee) it enters with challenges and experiences. Retirement is typically associated with attendant stress for the average employee especially in a country like Nigeria with austere economic policies. Management as a concept implies the organization and mobilization of all human and material resources in a particular system for the achievement of identified objectives in that system (Adesina, 1981). The organization and mobilization of human and material resources here applies to civil servants who are expected to annex their resources for the development of an effective and stress free post retirement lifestyle. This is imperative, bearing in mind that management also implies directing, planning, programming, regulating of financial and human resource for

optimal goal accomplishment (Abdulkareem, 2000). Counseling between the counselor and the counsellee. According to Oniye (2004), it is a helping relationship based on trust. It is also a process by which an individual is assisted to evaluate him /herself and his/her opportunities, i.e to make feasible choices in the light of his/her choices, initiate a course of action that is in consonance with any given choice.

Retirement is a complex social pattern that touches the lives of almost everyone (Akinade, 2006 & Atchley 1976). Akinade (2006) defines retirement as a final stage of life when one leaves an occupation which one had been involved in for a considerable length of his or her working life. Carew (2004) perceived retirement as meaning “occupational death” as contrasted with biological death, which is terminal. Olayinka and Omoegun (2002) insisted that retirement connotes the physiological atrophy which unavoidably accompanies an active life, which must take place in a worker’s lifetime. Without work there is no retirement. To most workers, the mere thought of retirement is stressful, dreadful, frightening and depressing. Kemp and Buttle (2005) observed that retirement is a transfer of one of life to another and that many people suffer from shock and a sense of deprivation during the early period of their retirement. This, they say, is so because such are cut off from an established way of life; the familiar daily work which for decades brought them companionship with others, whether they are colleagues, clients, customers or fellow commuters and offered them social and psychological rewards, besides being a source of income.

Akinade (2006), Harris & Cole (2000) and Carp (2002), claimed that retirement could mean termination of a pattern of life and a transition to a new one which always involve radical changes, interest, values, association, work and social aspect of life. Nonetheless retirement like work does not have the same meaning for all individuals. For some, it is a realization of a life goal and represents the happiest time of their life while for many others it is a time of bitterness and frustration. Whichever way retirement is conceptualized, it is seen as a final stage of life a worker leaves an occupation which he or she had been involved in for a considerable length of the employee’s adult or working life and of course the type of retirement determines the individual’s state of emotion. The effect of unplanned retirement cannot be underestimated. A lot of civil servants, who do not plan for retirement, experience trauma and stress in retirement. Billings (2004) further asserted that sudden and unplanned retirement has adverse that sudden death, and leads to mental disorders, reduced social participation, unsatisfactory living arrangements and depression.

Retirement stress is a major problem of retirees. Omoluabi (1990) asserts that the factors influencing the nature of such stress facing retirees include; perception of retirement, available social support, satisfaction at work, personal life style, income during retirement, health status of then retirees, family background and individual’ personality type. Yakubu (2006) asserts that the problems of life after retirement could be discouraging to people including civil servants. The deplorable sight of retirees in various degree of deteriorated health or physical conditions, queuing up for days at sub-treasuries to collect their monthly pension is disheartening. Mass media reports of huge sums of money (retirement benefits) owed retirees over many years by states and federal government establishments in Nigeria stir up stress in workers. Again many teachers who are approaching retirement suddenly realize that they have not made preparations for living in reasonable comfort in retirement and they become stressed up. Morakinyo (2002) asserted that the devastating emotional stress caused by retirement is accentuated by the present slow and uncertain payment of benefits to retired civil servants, which leads to loss of respect that they had earlier on enjoyed. It goes without saying that poverty reduces one’s prestige.

Anxieties Associated with Retirement

Anxieties associated with retirement usually fall into three groups:

1. Loss of identity
2. Boredom
3. No longer feeling of value

Loss of Identity: After many years in the same profession, some people make the assumption that "they are what they do." This is not entirely true. A person may be an accountant; however, he or she may also garden, play golf, do home woodworking, and so on. These are achievements as well, and just the types of activities that can be capitalized on in one's retirement. Of course, there are certain elements of the job that tend to become part of us, and these may need to be replaced. Routine is one. No longer being tied to a schedule can be a little bewildering at first, but refocusing on new interests is the key to coping with the loss of routine. With a little imagination, new ways to employ time and energy can be found.

Boredom: A second common retirement fear is boredom, especially among those who are used to a busy schedule. The best way to fight boredom is through planning, both over the long and short term. Long term planning means focusing on your objective, then taking the time to investigate and iron out the many details that will help you achieve it. Let's say you're thinking of operating a bed and breakfast in during retirement.

No Longer Feeling of Value: The work ethics to which most of us subscribe decrees that each person should be busy and useful. Many people feel guilty about being idle in retirement. The solution to this is simple - don't be! Work for the political party of your choice, offer tutoring free or at a nominal charge, coach a sports team, do volunteer work, become involved in your local church group - you can think of many more areas in which you can be of value and service to your community. Retirement can be the best time of your life, or a major disappointment. The choice is up to you. Don't wait to begin preparing, even if the prospect seems a long way off.

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IV. METHODOLOGY

The research design adopted for this study is the descriptive survey method. The design was used because it would allow the researcher to obtain factual information which will be a fair representation of the perceptions of the retired civil servants in Anambra State Ministry of Works about retirement stress being experienced by them. The population for the study is all retired civil servants in Anambra State Ministry of Works. But the sample was made up of 115 retired civil servants (61 females and 54 males) randomly selected from Pension Board office Awka. The research adopted judgmental sampling method in arriving at this figure. The instrument used for data collection is a researcher-developed questionnaire titled "Retirement Stress and Management Strategies Among Civil Servants. In analyzing the data obtained, the researcher adopted simple percentage method while chi-square statistical test was adopted in testing the hypothesis formulated in this paper.

V. DATA PRESENTATION AND ANALYSIS

The data obtained from the field survey is presented below

Table 1.1: Sex Distribution of Respondents

Sex	Frequency	Percentage
Male	54	47
Female	61	53
Total	115	100

Source: Field Survey, 2017

From the above table, 47% of the respondents are male while 53% are female. In conclusion, the number of male is more than the female during the time this research work was carried out.

Question 2: Did you plan for your retirement?

Options	Frequency	Percentage
Yes	82	71
No	33	29
Total	115	100

Source: Field Survey, 2017

From table 1.3, 71% of the respondents said yes that they planned for their retirement, while 29% of the respondents did not plan for their retirement.

Question 3: Are you experiencing stress as a result of your retirement?

Table 1.3

Options	Frequency	Percentage
Yes	107	93
No	8	7
Total	115	100

Source: Field Survey, 2017

From the table above, 93% of the respondents said yes that they are experiencing stress as a result of their retirements, while 7% of the respondents stated otherwise.

Question 4: Do you think that effective retirement plan help to reduce retirement stress?

Table 1.4

Options	Frequency	Percentage
Yes	107	93
No	8	7
Total	115	100

Source: Field Survey, 2017.

From the table above, 93% of the respondents agreed that effective retirement plan help to reduce retirement stress while 7% of the respondents stated otherwise

Question 5: which of this human resources intervention strategy do you think will help to reduce retirement stress?

Table 1.5

Options	Frequency	Percentage
Contributory pension scheme	11	10
Provision of part-time	21	19
Organizing pre-retirement	8	7
All of the above	75	65
Total	115	100

Source: Field Survey, 2012. 23

From the above table, 10% of the respondents choose contributory pension scheme, 19% choose provision of part-time job for retirees, 7% choose organizing pre-retirement lecture on stress management while 65% choose all of the above as their option.

Test of Hypothesis

Ho: Effective retirement plan do not help to reduce retirement stress.

Hi: Effective retirement plan help to reduce retirement stress.

The only hypothesis formulated in this paper will be tested using chi-square formula which is denoted by

$$X^2 = \frac{\sum(Fo - Fe)^2}{Fe}$$

Using table 1.4 above, the chi-square is calculated thus:

Fo	Fe	Fo-Fe	(Fo-Fe) ²	(Fo-Fe) ² /Fe
107	57.5	49.5	2450.25	43
8	57.5	-49.5	2450.25	43
				86

Expected Frequency = 115/2 = 57.5 For table Value (Xt²)

Df = K - 1 @ 0.05 probability level

Where df = degree of freedom

K = No of Cases

l = Constant

Therefore, df = 2- 1= 1

Therefore Xt² = 3.84 16

Decision Rule

Null hypothesis (Ho) should be rejected and alternative hypothesis (Hi) accepted if the calculated value of chi-square is greater than table value of chi-square. The reverse should be the case if X² is less than Xt². Therefore, we accept the alternative hypothesis which state that Effective retirement plan help to reduce retirement stress.

VI. PRACTICAL IMPLICATIONS

It is clear from the findings of this study that majority of the retired civil servants in Anambra State Ministry of Works experience retirement stress. Insufficient financial resources top the list of sources of retirement stress. They agreed that effective retirement plan help to reduce retirement stress. The implications of the findings of this study include the fact that retirement for civil servants in Anambra State Ministry of works is stressful. This is in line with the submission of Elezua (1998) that retirement in Nigeria is traumatic especially bearing in mind the unstable nature of the nation's economy. It is also clear from the finding of the study that retired civil servants in Anambra State Ministry of Works have devised a number of ways of dealing with the problem of retirement stress. Essentially, it has been found out that, they have been trying out at least eight broad strategies for combating the stress associated with retirement in the state. The strategies reported by the retired civil servants in their order of patronage or utilization include: talking to trusted people; dedicating more time to religious activities; learning to mind their own business; engaging in part-time assignments as way of making ends meet; engaging in political activities; leading moderate life; visiting age-long friends to keep in touch and engaging in physical exercise as a way of keeping fit respectively.

The finding above is not surprising, especially noting the fact that retirement for a great majority of retirees could be a time of idleness during which the retired-person has little or nothing to do with his/her time. Therefore, it is only sheer corollary that retiredcivil servants have devised different ways of combating retirement stress they are experiencing. Again, this findings lends credence to the assertion by Marceau (1998), that a worker and retiree can handle retirement if he learns to do ten things; being himself leading a well-balanced life; eating sensibly; venting stress physically (through exercise); adopting a calming routine; talking with people he can trust; taking control of his life; brainstorming about the causes of stress; constructive use of imagination and devising ways of managing himself differently.

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It is important to note the finding on the existence of sex and educational differences in the retirement stress being experienced by retired civil servant. This finding brings to the fore, issue of gender and education in individual adjustment to retirement. Susan, Peter, Barbara, Peter, Margrit, Caalill and Dean (2003) submitted that education or enlightenment is needed to understand the true nature of stress and proffer meaningful management strategies anticipated this development. Similarly, the realization that there is sex difference in the perception of retirement stress by retired civil servant reinforces the notion that retirement stress and eventual adjustment to it, is to a large extent individualistic in nature (Elezua, 1998).

VII. CONCLUSION

It can be concluded from the findings of this study that retirement at present is generally stressful for retired civil servants. It can also be inferred that retired civil servants are experiencing stress from ten broad sources.

VIII. RECOMMENDATIONS

Based on the findings of this study, it is recommended that all workers and retirees should avail themselves of the total package of retirement strategies advocated by Marceau (1998). According to the author, retirement planning should reflect the individual's dreams, hopes, and aspirations in addition to meeting day-to-day obligations. It is essential that all prospective retirees should begin with a personal goal setting exercise that reflects how the individual wants to spend the last third of his/her life.

Government should also establish a more realistic tripartite mandatory retirement saving scheme to which all employees, their employers and the government will contribute. However, the main signatory to the account into which this fund is kept should be the individual employee who statutorily will be empowered to withdraw from it after successful disengagement from paid employment i.e. a month after his/her retirement. This should take the place of the present "controversy-ridden" mandatory retirement/pension saving scheme of the federal government (see Pension Reform Act, 2004).

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