

UNDERSTANDING STRESS AMONG RETIREEES OF HIGHER EDUCATIONAL INSTITUTIONS IN NIGERIA

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Abstract. This study examines the effect of stress on retirees. The study also identifies the cause of stress and strategies for reducing stress on retirees. The population of the study comprised 4000 male and female retirees of a Nigerian institution of higher learning. The sample of the study was 400 selected from the institution using simple random sampling technique. A questionnaire was used for data collection. Data collected were analyzed applying frequency counts and mean statistic. Findings revealed that standing for a long time can cause stress for retirees. The finding of the study also revealed that non-payment of gratuity and pension can cause stress for retirees. The findings of the study further showed eight strategies for reducing stress. Based on the findings recommendations were made.

Keywords: retirees, stress, higher institution of learning, Nigeria

Introduction

When a person is born, he/she undergoes series of changes from childhood to old age. As a child, he/she is taken care of till he/she gets to a certain age when he takes care of himself/herself. As from the age of 65, a person attains old age and gradually moves to a period of dependence. If he/she is an employee of government, he/she will be retired one day.

Retirement (Blonna, 2005) is the period when a worker stops working either in public service or private service due to age or many years of service or voluntary. Employees in various organizations whether in government or the organized private sectors have a minimum numbers of years they can be in active employment. The retiring age differs from country to country. In Nigeria for example, Imhabekhai (1998) stated that as a result of the 1988 civil service reforms, the retirement age was 60 years or 35 years of active service. Recently, the Nigeria government increased the retirement age of an academic staff to 70 years and 35 years in service depending on the one that comes first.

Udoh (2001) simply defined stress as a pressure from outside that can make one feel tense inside. Selye (1976) referred to stress as a non-specific response of the body to any demand. This demand he contended may be pleasant or unpleasant and that in either case, the response of the body is the same. Udoh stated that a civil servant who just retired from service or is on the threshold of retirement or is retired prematurely generate a kind of feeling often manifested by a pounding heart, anxiety, apprehension and sometimes fear caused by change in their situations. Thus common signs of stress are nervousness, trembling, dimness, pounding heart, inability to slow down of relax, abnormal eating habits and troubled breathing.

Statement of the problem

It has been observed by the researchers that retirement from service for many workers evokes some stress. Gratuity payment and pension allowances

are often delayed by bureaucratic bottlenecks for several months or years. This often creates painful experiences to retiring offices who may a times are asked by the Federal Government to present themselves physically. The process which is known as “I am alive,” The Federal government does this in order to fish out ghost retirees. These retirees come from different parts of the State and whenever they are asked to come, many of them stay under the scorching sun; some of them are on medication because of one ailment or the other. Such ailments may be hypertension, arthritis, diabetes, cancer of the lungs, severe cold and so on. Some of them face a lot of transport hazards because they have to travel down to show themselves. Exposing them into this type of stress could make them die before the collection of their pensions and gratuities. This study therefore looks into the study of stress on retirees of the Federal Universities Pension Association, University of Ibadan Chapter.

Purpose of study

The general purpose of the study is to look into the study of stress on retiree in the University of Ibadan Chapter of the Federal Universities Pension Association. Specifically, the paper sought to (1) determine the causes of stress on the retirees; (2) determine strategies for reducing stress on retirees.

Method

The design of the study was a descriptive survey design. The population of the study consisted of 4000 retirees both male and female in the University of Ibadan Chapter of the Federal Universities Pension Association (FUPA). The sample of the study was 400. Simple random sampling was used to select the sample. The instrument used was a structured questionnaire used for collecting data. The questionnaire was divided in three sections namely: Section A, Section B and Section C. Section A tapped the demographic variables about the respondents while section B consisted of statements relating to

the causes of stress and section C related to items on strategies for reducing stress on retirees. Their responses were elicited using a four point Likert scale of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD). The researchers went personally to the Ibadan during one of the retirees' meetings to collect data. The instrument was validated by two adult educators. The two experts were requested to validate the instrument in terms of: (1) Clarity of instruction to the respondents; (2) Proper wording of the items; (3) Appropriateness and adequacy of the items in addressing the purpose of the study. Their recommendations served as guide to modification of items in the instrument.

The reliability of the instrument was determined utilizing Crombach alpha method. The coefficient alphas for the three sections were 0.96, 0.96 and 0.96. These values indicate that the instrument was highly reliable. The method adopted for analyzing data include frequency counts and mean scores in respect of the research questions. Decision was taken. Any mean score of 2.5 and above was regarded as 'agreed' while those below 2.5 were regarded as 'disagreed.'

Results

Table 1 shows that 220 or 55% of the respondents were males while 180 or 45% were females. This showed that there were more males among the retirees than females.

Table 2 shows the responses of retirees on the causes of stress on them. In items 1 - 8 the mean scores are above the decision rule of 2.5. This means that the respondents agreed that all the items in the table cause stresses on them.

Table 3 presents the collective opinions of respondents used for the study. The collective opinions were decided by determining the mean opinion of the respondents on strategies for reducing stress on retirees. The respond-

ents agreed on items 9 - 14 as strategies for reducing stress on the retirees. This shows that there were no discrepancies in their opinions and this serves as a confirmation of the mean decisions.

Table 1. Distribution of respondents by sex

S\NO	Frequency	Percentage
Male	220	55
Female	180	100
Total	400	

Table 2. Mean responses of retirees on causes of stress on retirees

S\No	Items	SA	A	D	SD	Total	Mean	Decision
1.	Financial insecurity	112 448	137 411	79 158	72 72	400 1089	2.72	Agree
2.	Standing for a long period of time	94 376	232 696	51 102	23 23	400 1197	2.99	Agree
3.	Excessive travelling	137 548	158 474	81 162	24 24	400 1208	3.02	Agree
4.	Sickness such as hypertension, diabetes, cancer, hepatitis etc	156 624	148 444	77 154	19 19	400 1241	3.10	Agree
5.	Retirement from service	192 768	131 393	62 124	15 15	400 1300	3.25	Agree
6.	Death of a family member	114 456	123 369	13 26	153 153	400 1004	2.51	Agree
7.	Non-payment of gratuity and pension	205 820	125 375	20 40	50 50	400 1285	3.21	Agree
8.	Unable to cope with the new situation of retirement	143 572	165 495	51 102	41 41	400 1210	3.20	Agree

Table 3. Response of the respondents on strategies for reducing stress on retirees

S\No	Items	SA	A	D	SD	Total	Mean	Decision
9	Planning for future	191 764	132 39	60 120	18 18	400 1298	3.25	Agree
10.	Saving\investment	137 411	112 448	79 158	72 72	400 1089	2.72	Agree
11.	Retirement Education	114 456	123 369	13 26	153 153	400 1004	2.51	Agree
12.	Having leisure time	140 560	134 402	99 198	27 27	400 1187	2.97	Agree
13.	Playing indoors games	165 660	100 300	87 174	48 48	400 1182	2.96	Agree
14.	Prompt payment of pension and gratuity	192 768	131 393	62 124	15 15	400 1300	3.25	Agree
15.	Exercise	114 456	123 369	13 26	153 153	400 1004	2.51	Agree
16.	Eating balanced diet	205 820	125 375	20 40	50 50	400 1285	3.21	Agree

Summary of findings

The summary of the findings can be presented as: (1) The causes of stress are financial problems, excessive travelling, non-payment of gratuity and pension, unable to cope with the new situation of retirement, and death of a family member; (2) Strategies for reducing stress are planning for the future, saving\investment, retirement education, having leisure time, playing indoor games and prompt payment of pension.

Discussion

The findings of the study revealed that changes in life's circumstances cause stress in today's society. This view corroborates with Channing L. Bets Co.,¹⁾ who opined that such changes in life circumstances can cause stress especially when they are sudden or disagreeable. According to Udoh (2001),

the causes of stress are limitless. They pointed out that personal loss, financial insecurity, strained working conditions, insurmountable bills to pay, broken engagement, an unhappy marriage, death of a family member, jobs changes, illness\injury, changes in life style and retirement impose a tremendous amount of stress on people. The findings of the study also revealed that excessive travelling and standing for a long period of time cause stress on retirees. This view supports Udoh (2001) who stated that excessive travelling and long hours of work caused by stress may result in anxiety and depression. The findings of the study showed that retirement from service, non-payment of gratuity and pension, illness are some of the factors causing stress on retirees. The findings of the study corroborates Udoh (2001) who stated that reduced pension or gratuity which is paid very late or never paid at all impose tremendous stress on retirees. Many of the retirees die of stress emanating from being unable to adapt or cope with their new situation.

The findings of the study showed some strategies for reducing stress on the retirees. These strategies involved planning for the future. Many of the respondents agreed that planning for the future will reduce stress on the retirees. Many people are ill prepared for retirement even when they see it coming. Most people forget that what is expected to happen tomorrow has to be planned for today. Planning for retirement is thus important for a good plan will greatly reduce the amount of stress. The question arises. How would the retirees plan before the retirement comes? A good planner would start by looking for some things to do in future today. The planning could start today and not tomorrow. Planning for the future would make the retirees to be self-reliant and idle. Retirees could think of establishing extra mural schools, private primary and secondary schools, vocational centres, investing in agriculture and so on. Retirees could then start saving or investing their money in reputable banks. By the time they retiree, they would have something tangible to fall on instead of having stress.

The findings of the study also revealed that retirement education is one of the strategies of reducing stress on the retirees. This findings supports Imhabekhai (1998) who stated that retirement education involves making several opportunities available to retirees. It may involve vocational skill acquisition which includes the provision of vocational skills that will equip the retired officers for self-employment. This will enable retirees to earn additional income to offset the reduction in income brought about by retirement. Imhabekhai (1998) also highlighted that retirement education provides courses on how to establish and effectively managed small scale business enterprises. Retirement education helps retirees to make active use of their retirement life rather than wasting away their valuable time. The boredom of staying idle at home can be very nostalgic to retired people who are not gainfully engaged. Active employment after retirement can help to increase the individual's life span.

The findings of the study further revealed that having leisure time and provision of indoor games could reduce stress on the retirees. This finding is in support of the view of Omolewa (1981) and Imhabekhai (1998) who stated that games are essentially means of relaxation, some can be used in teaching some skills and attitude. Games also can be used to reinforce cognitive learning. Imhabekhai (1998) listed some games which could be useful for learners. These included scrabble, monopoly, and chess game. Scrabble can be used in teaching word power or vocabulary development. Monopoly is used in teaching investment. Chess game is used in teaching hierarchy of authority in administration and defense/war programmes. Playing these games in leisure periods could reduce stress on the retirees.

The findings of the study further showed that prompt payment of pension and gratuity could reduce stress on the retirees. This finding corroborates the view of Udoh (2001) who stated that prompt payment of pension and gratuity can reduce stress on the retirees.

Furthermore, the findings of the study revealed that exercise and eating balanced diet could reduce stress on retirees. This finding further supports Udoh (2001) who stated that exercise is good for relaxing that uptight feeling. Walking, jogging, cycling or any favourite sport or form of physical exertion will help to let off steams and walk out stress. Delano (1999) also asserted that balanced diet ensures healthy life.

Conclusion and recommendations

Stress appears to be very common in today's society. Stress can make us unhappy, depressed and miserable. They situation can be hard on retirees because they are old people. If the condition is not treated on time, stress could lead to anxiety, tension and even death. Stress and the problems they cause can be cured. Prompt and correct treatment can help most persons to return to normal life. Retirees could last longer if they could plan well and invest in their future.

Based on the findings of this study, the following recommendations can be made: (i) The Federal government of Nigeria should try as much as possible to pay up the gratuity and pension allowances of their retirees on time; (ii) The retirees should not wait till the time they are retired before they plan. They should start planning for the future immediately they are employed as civil servants; (iii) Conducive environment for the retirees whenever they come for physical appearance should be provided by the Federal government (iv) Retirees should also endeavor to take some exercises that could make them strong; (v) Retirees should eat balanced diet and take enough fruits that could give them enough nutrients in the body.

NOTES

1. <http://www.channing-bete.com/>

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