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## **GENDER DIFFERENCE IN ADJUSTMENT TO RETIREMENT AMONG RETIREES IN SOKOTO STATE: IMPLICATIONS FOR NON-FORMAL EDUCATION PROVISIONS IN NIGERIA**

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### **Abstract**

*The study used descriptive survey research design to investigate gender differences in adjustment to challenges of retirement among retirees in Sokoto State. 145 participants consisting of 85 male and 60 female retirees were proportionately selected from 14,500 registered retirees with the Nigerian Union of Pensioners, Sokoto State. A fifteen item scale entitled Gender Difference in Adjustment to Retirement Scale (GDARS) was used to collect data. Data collected was analysed using chi-square statistics. It was discovered that there was significant difference in the levels of adjustment between male and female retirees in Sokoto State in the areas of reduction in income, changing roles and changing relationship with the female retirees adjusting better than the male retirees. The implication of the findings to non-formal education provisions in Nigeria is that adjustment to the challenges of retirees is not homogenous; therefore, non-formal educators should be gender sensitive when planning, designing and delivery of retirement education programmes for happy and productive post-retirement lives of retirees.*

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### **Introduction**

Retirement is a major event in most people's lives. It usually signifies the end of one phase of life and the beginning of a new one. Today a person can stay retired for as long as 20-30 years or more due to longer life expectancies. For some people, the years spent in retirement will be longer than those of childhood and adolescence combined. This presents some daunting challenges, particularly regarding financial and other kinds of planning. Retirement to Baba (2010) is an important phase of life or life event, bringing with it many challenges in terms of adjustments and changes in lifestyle, self-esteem, friendships and vocation. It is often described as leaving the job at a specified period of time after putting in some number of years. It should be understood that not only people who work for

others go on retirement, in fact who work for themselves also go on retirement. This is because, for people who are opportune to see the period of retirement in life due to long life must certainly pay the price of retirement.

Life experience has shown that retirement is not homogenous experience. To some people it is a period of rest from long service years, time to attend and stay with members of family and period to prepare for meeting ones creator with good deeds. To others, it is a period that one should not pray for because of negative challenges that come with it. These challenges include poor health, fast ageing, idleness or redundancy, loss of contact with associates and reduction in income. Undiyaundeye (2007) stated that for each individual what would mean to retire will be dramatically affected by health, family situation, interests and skills, gender and social class and the money on which one will live. Retirement is an important stage in an individual's life during which he leaves a job he had been used to in order to face another stage of his life which for many may quite uncertain.

It is evidently clear that in Nigeria in that last twenty-five years workers have been retired or retrenched in a large proportion than ever before (Baba, 2010). Ifedi (1990) and Mamman (2006) also stated that economic recess has in recent time changed the face of retirement while in the past; retirement comes after service and old age. Contemporary experience has imposed premature retirement as exemplified during the Structural Adjustment Programme and the current government reform exercise. One can add that even change in government has contributed to premature termination of peoples' job. This happens when a particular government comes and terminates the appointments of some people whose appointments were done by his predecessors due to political rivalry.

The policy as far as 'work' is concerned is that at certain years workers have to retire; at times some workers do tender their voluntary retirement letters to their employers even before the formal retirement years. In the Nigeria civil service, the age of retirement is put at after 35 years of service or 60 years of age. A worker is qualified for voluntary retirement with gratuity and pension at 45 years. In recent time where Nigerian government embarked on economic reform, many workers were laid off of their jobs. In fact their entitlements were not paid and these retirees find life difficult as the change was sudden. For example, the case was so serious that the retrenched NITEL workers had to protest and ready to stay at the Accountant General of Federation's office until their entitlements are paid.

Another example of the premature termination of workers job was case of management of Union Bank sacking many of its staff.

Retirement as we all know is accompanied with decrease in income, loss of contact with the colleague at work, boredom, sometimes illness as a result of idleness among others. The consequences from retirement in most cases do not go well with retirees especially decrees in income and adjustment to the life after retirement. What is paramount in retirement is that it requires adjustment to the challenges it brings and adequate planning for life after it.

Retirement is a personal experience; some find adjusting to it easier than others. Making a smooth transition to retirement depends on financial circumstances, health, and attitude, as well as the reaction and behaviour of loved ones and friends. Most everyone faces the following challenges:

Adjusting to new roles, a large part of adjusting to retirement is allowing new roles to develop and then giving meaning and importance to them. Before retirement, a person may have assumed various work-related roles, such as boss, colleague, paid employee, or provider. For those fully retiring, such roles will no longer exist, possibly causing a sense of loss and displacement. Those continuing to work but in a different capacity may also find it difficult to adjust to a new job title, such as clerk instead of manager (Presbyterian Hospital, 2006). Using the newly found available time that retirement brings to develop new interests and skills, retirees can acquire new roles, such as volunteer, artist, gardener, traveller, or student – to name just a few. The emotional reactions to leaving behind prior roles and taking on new ones can range from shock, fear, and nervousness to excitement, joy, and relief.

Adapting to changing relationships is also considered as another challenge of retirement. After retirement begins, time spent with colleagues from work diminishes, while opportunities to spend more time alone, or with a spouse, family, or friends, increases. Reactions to these relationship changes can be different for each person. Some may enjoy the wonderful opportunities for sharing additional experiences with a spouse, family, or friends. For others, this increased time together can create a strange and unfamiliar situation – particularly for a spouse who has been a full time homemaker and then suddenly having a retired spouse at home each day (Presbyterian Hospital, 2006). Additional challenges can arise in a partnership in which one spouse wants to continue working while the other spouse is ready for a more leisure-filled retirement. This may give rise to family tensions, especially during the initial transition period. The key is to remain aware that changes in relationships are a normal and expected part of retirement.

Assessing finance, having enough money to live comfortably in retirement is very important, especially since people now live into their 80s, 90s, and beyond (Presbyterian Hospital, 2006). Financial health affects the ability to support a chosen lifestyle and provides a sense of well-being and security. Some people not only think about and prepare for retirement at an early age, but also earn enough money during their work lives to support their retirement years. Some lucky few inherit family fortunes and face retirement without financial worries. However, many people find themselves with financial limitations, and some may even find it necessary to alter their retirement lifestyles.

At retirement most people experience a sharp reduction in income, usually about half of their pre-retirement monthly earning which obviously cannot meet their daily obligations and spending. Once the individual finance declines, it will affect other factors such as health, food, clothes, etc. Other areas reduction in income can affect include care for family's needs such as ability to retain the children in their previous school, care for the grandchildren's needs among others.

Generally, the situation that workers face after their service years is very pathetic as expressed by Yusuf and Zakari (2013). In most cases the workers entitlements do not come forth. Many retired civil servants do meet their death during the process of claiming their pension and gratuity. Even in recent time the new pension scheme was introduced where both employee and employer contribute for the pension of the employee and managed by a third party; pension management firms, people are not having rest of mind as no one knows what can happen at a later time to the scheme as happened to the previous ones. So many retired officers have become beggars because currently the pension they get is very small and in some cases the pension does not even being on time. This situation is very unfortunate. Certainly, adjustment to these conditions varies from one individual to another, as some people can adjust better than the others. The study therefore aimed at investigating gender differences in adjustment to challenges of retirement among retirees in Sokoto state with the view to drawing the implications of non-formal education provisions in Nigeria.

#### Theoretical Framework

This study was based on the Role Theory to understand the gender difference in adjustment to retirement in Sokoto. Role theory provides one of the commonest explanations of adjustment to retirement (Moen, 2001). The main argument of role theory is that loss of work as in retirement results in decline in life satisfaction and increase in depressive symptoms. From the Role Theory,

perspective men and women who retire from their career jobs are susceptible to role loss, which can lead to psychological distress (Kim & Moen, 2002). The Role Theory postulates that employment is central to one's identity; loss of this important work role, and /or the environmental loss accompanying retirement, produces decline in income, loss of occupational prestige, changing roles, changing relationships, decline in life satisfaction and increase in depressive symptoms among retirees including Sokoto State retirees. What is not yet ascertained is that if adjustment to these challenges has significant difference between men and women retirees in Sokoto State thus this forms the focus of this study.

### **Statement of the Problem**

The unfortunate circumstances of retirees in Sokoto State had prompted a human right activist; late Dr. Hussaini Mango of the Department of Educational Foundations, Usmanu Danfodiyo University, Sokoto, Nigeria in 2011 to challenge the Sokoto State government for not paying pensioners their entitlements as this condition put many of them in miserable condition after retirement. Retirement is usually accompanied with decrease in income, loss of contact with colleagues at work, boredom, sometimes illness as a result of idleness among others. The consequences from retirement in most cases do not go well with retirees especially decrease in income and adjustment to life after retirement.

Experiences show that people often not prepare for retirement and when it comes especially if it is sudden, adjustment to it becomes difficult. The kind of life style especially high cost of living and artificial personality some people have created for themselves while in service, makes adjustment to life at retirement very difficult. What is paramount in retirement is that it requires adjustment to the challenges it brings. Adjustment to retirement is not a homogenous experience as it varies from one individual to the other. Gender has been identified as an important factor in people's disposition to some issues and events. The researchers wish to investigate whether this assertion applies to adjustment to retirement among male and female retirees in Sokoto State.

### **Objectives of the Study**

The objectives of this study were specifically meant to:

1. find out whether there is gender difference in adjustment to reduction in income among retirees as a result of retirement in Sokoto State ;

2. determine the gender difference in adjustment to new roles among retirees as a result of retirement in Sokoto State; and
3. find out the difference in gender with regard to adjustment to changing relationships among retirees as a result of retirement in Sokoto State.

### **Hypotheses**

The following hypotheses were formulated to determine gender difference in adjustment to retirement;

- i. There is no significant gender difference in adjustment to reduction in income among retirees as a result of retirement in Sokoto State;
- ii. There is no significant gender difference in adjustment to new role among retirees as a result of retirement in Sokoto State; and
- iii. There is no significant gender difference in adjustment to changing relationship among retirees as a result of retirement in Sokoto State.

### **Methodology**

This study adopts survey research design to examine the gender difference in adjustment to retirement among retirees in Sokoto state. The population for this study comprised 14,500 registered pensioners with the Nigerian Union of Pensioners, Sokoto Branch. The sample size of this study comprised of 85 men retirees and 60 women retirees, total 145 participants. The selection of sample size is based on the recommendation of Curry as cited in Yount (2006) that 1% of a ten thousand plus population is adequate as a sample size. This study employed simple random and proportional sampling techniques to select the research participants. The sample of 85 male and 60 female was proportionately selected from 145 participants randomly selected from the population. The research instrument used for the study was a self-designed and it is called Gender Difference in Adjustment to Retirement Scale (GDARS). The scale consists of two sections. Section A seeks the bio-data of the retirees while section B has 15 items. Each item had two alternative responses, YES or NO. High score indicated good adjustment and low score indicated poor adjustment. Items in this section seek information about the adjustments of retirees to the challenges of retirement in the areas of reduction in income, changing roles and changing relationship. The instrument was validated by expert in the Department of Adult Education and Community Services, Bayero University, Kano and its reliability was determined using test-retest method and alpha value coefficient of 0.85 was obtained. The

instrument was administered by the researchers at the monthly congress meeting of the Nigerian Union of Pensioners Sokoto Branch. All the administered questionnaires were retrieved from the respondents. The data collected was analysed using chi-square statistics.

### Results and Analyses

The results of data analysis are presented based on research hypotheses as shown below:

**Table 1: Chi-square summary of gender difference in adjustment to reduction in income among retirees in Sokoto (N=145)**

Gender	N	X	SD	DF	X <sup>2</sup>	p-value
Male	85	.2447	.21465			
				5	35.041	.000
Female	60	.9467	.10965			

**Source:** Field Survey 2013.

Table 1 shows that on average, female retirees adjusted better to reduction in income as a result of retirement ( $X = .95$ ) than male retirees ( $X = .25$ ). This difference was significant at  $X^2$  value (35.04),  $p < .05$  significant level at 5 degree of freedom. Thus, the null hypothesis that states there is no significant gender difference in adjustment to reduction in income among retirees is rejected. Hence, there is significant gender difference in adjustment to reduction in income among retirees as a result of retirement in Sokoto state with the female retirees adjusting better to reduction in income than the male retirees.

**Table 2: Chi-square summary of gender difference in adjustment to changing roles among retirees in Sokoto (N=145)**

Gender	N	X	SD	DF	X <sup>2</sup>	p-value
Male	85	.2967	.15835			
				5	44.145	.000
Female	60	.7388	.20936			

**Source:** Field Survey 2013.

Table 2 shows that on average, female retirees adjusted better to changing roles as a result of retirement ( $X = .74$ ) than male retirees ( $X = .30.00$ ). This difference was significant at  $X^2$  value (44.15),  $p < .05$  significant level at 5 degree of freedom. Thus, the null hypothesis that states there is no significant gender



difference in adjustment to changing roles among retirees is rejected. Hence, there is significant gender difference in adjustment to changing roles among retirees as a result of retirement in Sokoto state with the female retirees adjusting better to changing roles than the male retirees.

**Table 3: Chi-square summary of gender difference in adjustment to changing relationships among retirees in Sokoto (N=145)**

Gender	N	X	SD	DF	X <sup>2</sup>	p-value
Male	85	.5167	.22786			
				5	66.207	.000
Female	60	.7412	.13029			

**Source:** Field Survey 2013

Table 3 shows that on average, female retirees adjusted better to changing relationships as a result of retirement ( $X = .74$ ) than male retirees ( $X = .52$ ). This difference was significant at  $X^2$  value (66.21),  $p < .05$  significant level at 5 degree of freedom. Thus, the null hypothesis that states ‘there is no significant gender difference in adjustment to changing roles among retirees’ is rejected. Hence, there is significant gender difference in adjustment to changing roles among retirees as a result of retirement in Sokoto state with the female retirees adjusting better to changing relationship than the male retirees.

### Discussions

This study was undertaken to examine the pattern of gender difference in adjustment to retirement challenges among retirees in Sokoto State with the view to suggesting what adult and non-formal education practitioners should put in place in order to prepare prospective retirees for happy retirement. There is no doubt that, reacting to challenges of retirement is not homogeneous among retirees because some find it easy to have smooth adjustment while some do not enjoy their period of retirement. The moderator effects of gender on adjustment to retirement in areas of reduction in income, changing roles and changing relationship were investigated.

The results from the study indicated that there was significant difference between male and female retirees in adjustment to reduction in income as a result of retirement. The difference shows that female retirees adjusted well to reduction in income than their male counterparts. The finding that female retirees adjusted well to reduction in income than male retirees is in line with the findings of previous

researchers such as (Garba, 2006; Balarabe, 2008 and Bichi, 2011). Bichi (2011) especially reported that there is significant difference in the adjustment between male and female retired public servants in Kano state. The adjustment to reduction in income according to him was in favour of female retirees than male. And Garba (2006) study showed that there were no major financial worries among female retirees. Balarabe (2008) also found in his study that female's employment experiences contribute to their preparation for retirement and adjustment to reduction in income than men. One may not be surprised that women have well adjusted to reduction in income brought by retirement since most of their needs are being borne by their husbands and their salaries become supplements to meeting the family needs. And certainly, men have more responsibilities to shoulder than women especially in African society where men are the breadwinners.

The result from the study also revealed that there was significant difference between male and females retirees in adjustment to changing roles as a result of retirement. The difference showed that female retirees adjusted well to changing roles than their male counterparts. The earlier study by Kim and Moen (2002) confirmed the finding of the present study that women have more positive attitudes towards retirement than men do in area of changing roles. This finding is not surprising because women traditionally are used to being subservient especially to men. So, changing role for example from being a boss while in service and a clerk after retirement or a non-paid employee will not pose a serious threat to women as they are used to that as wives and mothers in their homes. But these conditions might be seen as degrading ones by men and hence, poor adjustment.

The result also showed that there was significant gender difference in adjustment to changing relationship among retirees in Sokoto state. The finding further revealed that female retirees adjusted well in changing relationship than male. The finding is also consistent with the existing literature and findings of earlier studies. For example Slevin and Wingrove (1995) acknowledged that there are gender-based differences in work commitment caused by the fact that women's primary role is in the home, retired women are expected to have fewer adjustment problems. Certainly, women are bound to enjoy retirement in respect of changing relationship because that creates wonderful opportunities for sharing additional experiences with spouses, family members, or friends since their primary role traditionally has been that of homemaking which working outside the house has eroded from them.

Implications of Findings to Adult and Non-formal Education Provisions in Nigeria  
Non-formal education has been described as any organized, systematic, educational activity, carried on outside the framework of the formal system, to provide selected types of learning to particular subgroups in the population, adults as well as children. Thus defined, non-formal education includes, for example, agricultural extension and farmer training programmes, adult literacy programmes, occupational skill training given outside the formal system, youth clubs with substantial educational purposes, and various community programs of instruction in health, nutrition, family planning, cooperatives, and the like (Coombs & Ahmed, 1974: 8). It is meant to assist adults and other participants to increase competence, or negotiate transitions, in their social roles (worker, parent, retiree, etc.), to help them gain greater fulfilment in their personal lives, and to assist them in solving personal and community problems (Darkenwald & Merriam, 1982). Non-formal education programmes are essentially seen as interventions in social and economic, political and cultural lives of participants. In his view Nzeneri (2002) non-formal education aimed at improving adults socially, economically, politically and culturally to enable them adjust fully to changes and challenges in their lives and society.

Findings from this study have implications for preretirement education and post-retirement education components of non-formal education practices and interventions in Nigeria. An important implication is that the gender differences would be taken into consideration in the planning, designing and delivery of non-formal education interventions meant to make retirement pleasurable and enjoyable for retirees.

Pre-retirement and post-retirement education programmes are essential embodiment of non-formal education programmes that are specially designed and delivered to the target groups with the view to enabling them adjust quickly and appropriately to the challenges of retirement. These programmes involve the provision of occupational alternative skills such as vocational skills, re-engagement into work, prudent financial management skills; healthy living, relationship building, positive life styles, activity-based skills, leisure skills, etc, to prospective retirees before and after the retirement. These opportunities can be provided in form of seminar, workshop and counselling in a non-formal way to ensure that retirees have happy and productive post-retirement lives.

Non-formal educators should champion the advocacy for promoting retirement preparation among employers of labour and employees. This can be done through

writing, enlightenment campaign and approaching of employers of labour for sponsorship of retirement seminars and workshop.

### **Conclusion**

It can be concluded from the findings of this study that adjustment to challenges of retirement is not homogenous among male and female retirees in Sokoto State. The study shows that there was significant difference in the levels of adjustment between male and female retirees in Sokoto state in the areas of reduction in income, changing roles and changing relationship.

### **Recommendations**

Based on the above conclusion, the following recommendations are suggested to better prepare retirees for smooth adjustment:

1. Adult educators while designing non-formal education for prospective retirees should take into consideration the gender differences in adjustment to challenges of retirement in the areas of reduction in income, changing roles and changing relationships with the view to adequately care for the needs of male and female retirees for happy and productive postretirement lives.
2. Retirement Education should be treated as a separate course rather than taking it as a topic in Workers' Education in the training of adult educators at undergraduate and postgraduate levels. The programme should also give priority to practical work which should focus on gender based programme design and implementation. This kind of training will avail the trainees the opportunities to care for the needs of retirees for happy lives.
3. And that, adult and non-formal educators should be gender sensitive in planning, designing and delivery of retirement education programmes in Sokoto State, so that retirees should have for happy and productive postretirement life.

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