

## **PSYCHO-SOCIAL CONTEXTS OF RETIREMENT IN NIGERIA AND THEIR COMPARISON WITH USA**

**Karl Peltzer**

*Amant Counseling Society  
Nairobi, Kenya*

*The article investigates Nigerians' perception and attitudes towards their retirement. 120 male retirees in an old Nigerian trading town were interviewed on psycho-social contexts of retirement which was seen by most subjects as a beginning of a new phase in their lives. It was found that more than two-thirds of the family income came from retiree's pension. The income contributed by the retiree's children was much lower than that from his wife or wives. On the Enugu Somatization Scale many retirees scored high indicating psycho-social stresses, which may be attributed to the loss of their social status and the current economic crisis in Nigeria. Finally, cross-cultural comparisons have been made by quoting data from USA.*

Nigeria is rapidly changing from a pre-industrial society, where the family was the basic unit of production, to a gradually industrializing nation. In industrial societies, a number of studies have been conducted on various issues related to retirement from service (Bell, 1978; Hornstein & Wapner, 1985; Kremer, 1984; Markides & Cooper, 1987; Skoglund, 1980; Walker, Kinumel & Price, 1980).

However, it seems that no research on retirement has been conducted in a Third World country, except for studies on the perception and attitude towards old age (Andretta, 1982; Foner & Kertzer, 1978; Jensen & Oakley, 1982; Leon, 1986; Missinne, 1980; Shulian & Zhiping, 1987; Tien-Hyatt, 1986; Togonu-Bickersteth, 1986, 1988).

All aged Nigerians are not retirees because most of them are self-employed farmers, traders, craftsmen and others (Togonu-Bickersteth, 1988). However, the number of retirees from public and private employers is increasing, as a result of which issues like pension or retirement benefits are becoming more and

more important. In the modern Nigerian society, the old age is not likely to remain a personal issue, rather it is fast becoming a public issue. This would mean that an urban Nigerian would no longer be able to rely solely on his children for old age security. In addition, life expectancy is increasing in Nigeria, and according to Adeokun (1984) there will be 16.5 million elderly persons in Nigeria by the year 2030 instead of its current number of 1.2 million. According to Nwachukwu (1984) the most valued employee benefits are not (yet) pension or retirement benefits but sick pay or medical benefits, and generally, it is believed that welfare services offered by employers are most inadequate.

The present research investigates the Nigerian retirees' perception of and attitude towards their retirement. The study will provide information about the present psycho-social conditions of the retirees which would be of great help for the consideration of possible measures for the welfare of retirees in the future. A comparison of findings with researches carried out in America on retirement issues has also been attempted.

## **METHOD**

### **Sample**

One hundred and twenty male retirees residing in Ile-Ife, an old Nigerian trading town of about 250,000 inhabitants, participated in the study. Ile-Ife has about 1200 retirees out of which 940 are organized in the Ife branch of the Nigerian Union of Pensioners. For this study a sample of 120 pensioners was taken from the organized pensioners as they were easily accessible. It was assumed that they would not be much different from the total number of 940 pensioners. They had been retired within the last five years and were predominantly males (less than 5% being females). Retirees were contacted through their union meetings in the union office. They were interviewed at their houses.

### **Instrument**

The interview schedule was semi-structured and consisted of 78 items. Information on the following aspects was

obtained: a) biographical characteristics (age, occupation, years of employment, etc.), b) economic situation (family income, number of dependants, etc.), c) family structure (number of wives, children, etc.), d) attitudes towards retirement (age of ideal retirement, plans for retirement, modes of experiencing retirement, etc.), e) health (general and psychological), and f) life satisfaction (source of happiness, achievements in life, regrets in life, leisure activities, etc.).

Interview-schedule was developed mostly on the basis of research conducted in the industrial societies (Bell, 1978; Jensen & Oakley, 1982; Kimmel, 1980, Kremer, 1984; Tien-Hyatt, 1986) and the Peoples Republic of China (Shulian & Zhiping, 1987). Thereafter, the schedule was modified and adapted to the Nigerian context. In addition, key items of the Enugu Somatization Scale from Nigeria (Ebigbo, 1982), were included to assess the aspects related to the psychological health of the subjects.

## **Procedure**

The interviewees were encouraged to express freely their feelings on the various items, and when recording answers the specific structuring of the responses were taken into account. The research was conducted from May to December, 1988.

## **RESULTS**

### **General Situation**

The mean retirement age of the subjects was 54.6 years with an age range of 40 to 69 years; the present mean age of the retirees being 57.9 years. The mean number of years employed was 32, with a range of 16-41 years. The official retirement age in Nigeria is presently 60 years or 35 years of service. After 35 years of service the retiree receives three years salary as gratuity and 75% of the last salary as pension. Among the subjects of this study, 24% were regularly retired, i.e. after

completing 35 years of service; 12% retired after reaching the age of 60 years; 18% continued working beyond regular retirement, and 46% were retired early. Those receiving regular retirement considered the official retirement age as appropriate because they thought that ability to work starts diminishing by the age of 60. Among the 46% who retired early, most sought voluntary retirement (40%). However, 6% were laid off for other reasons (health, conflict with employer, misconduct). Those who faced early retirement (at 58 years of age or so) considered it good for them as they could gain more from some business of their own such as running a day-care centre, etc.

### **Economic Situation**

The nature of occupation of the retirees prior to retirement was as follows: 47% teachers, 46% skilled and semi-skilled employees (police, military, clerks, security guards, etc.), and 7% unskilled labourers. The occupational status of the retirees' wives (some had more than one) was as follows: 80% petty traders, 12% semi-skilled and skilled, and 8% unskilled workers.

The average family income was about 342 Naira (1 US \$ was equal to 4.4 Naira at the time of study) per month. The sources of this income consisted of 247 Naira from pension, 51 Naira from the retirees own income generating activities like farming and trading; 38 Naira from the wife's/wives' work, and 6 Naira were contributed by the children earned from some jobs. At the time of study the prices were like 500 grams cassava flour costed 1.20 Naira and one egg costed 0.40 Naira.

56.7% of the retirees were able to build their own houses, whereas the remaining 43.3% were still trying to accomplish that. The mean number of rooms in which they were living was 5.6 per retiree.

Most of the interviewees (92%) felt that they had improved their standard of living or remained at about the same level as earlier. Not many reported having gone to lower than what they had at the time of retirement.

## **Family Structure**

Many subjects had married more than one wife. At the time of interview 23% of the subjects had 3 wives, 47% two wives and 30% of the subjects had only one wife. The mean age of the presently living wives was 47.8 years for the first wife, 41.8 for the second and 34 years for the third wife.

The mean number of children staying with the retiree was about 5, out of which one was a grand child on the average. Most of the children (83%) were 21 years or younger, and 17% were 21 years old. About 2 to 3 children were staying outside the retiree's house, out of which 50% were independent (employed and/or married) and 50% were still dependent (42% under training and 8% unemployed) on the retiree.

43.3% of the mothers as against 30% of the fathers of the retirees were still alive, and 36.7% of the mothers and 16.7% of the fathers were living with the retiree. If extended family is defined as a three-generation family under one household, only a minority was living in an extended family. The mean number of other relatives staying with the retiree was 2.

## **Attitude towards Retirement**

The ideal retirement age was considered to be on the average 55.8 years, which is 1.2 years more than the actual retirement age in this sample. The two major reasons were given in this regard. First was that one should retire in old age only when there is no strength and energy left to continue. Second, one should keep on serving till late so that one can enjoy service as long as one remains young and active. 68% of the retirees, however, had looked forward to retirement because of growing age, poor health, and having plans for engaging in other income generating activities. Some of these subjects felt that they should give chance to the younger generation. 32% did not look forward to retirement because they still felt strong and healthy to work.

One-third of the sample was in favour of mandatory retirement with the age of 60 years or 35 years of service, and the other two-thirds felt that retirement should not be enforced, since some one can still be strong enough and/or may have economic and/or social motives to continue working. 43% of the sample made plans for some reliable source of income after retirement apart from their pension. In this regard they planned different activities like farming, trading, completion of a house, savings, or coaching of children. 57% of the retirees, however, did not make any plans, since most felt that their pre-retirement income was too low for any savings or investments. Some of those reported that they had tried much to invest into some business, but their income was not enough. Some, despite difficulties, ran a small shop near their houses so that they could get some income apart from the pension. However, in a number of cases investments were directed towards the establishment or improvement of the wife's/wives' business. In these cases, the income was sufficient to live comfortably even without the pension money. In this way retirees' children and wife/wives both looked after them and somehow or the other contributed to their income as well as security.

None of the retirees had invested in any welfare scheme or life insurance.

The family income after retirement, was on the average 338 Naira per month for 94% of the cases. This was considered as insufficient. The ideal amount of monthly pension was rated on the average as 450 Naira as against 247 Naira which is now the actual pension, or it was suggested to be at least 100% as against 75% of their last salary. In addition, most retirees (92%) were asking for free social services in the following ranking order: (1) medical benefits, (2) housing allowance, (3) transport allowance, (4) burial allowance, and (5) travelling allowance.

Table 1 depicts what Nigerian retirees missed most which *they had by virtue of their jobs, as compared to American retirees (Kirmmel, 1980).*

Table 1

*Comparative Percentages of Nigerian and American retirees missing certain things about their jobs.*

Things Missed	<u>Missed most</u>		<u>Missed</u>		<u>Not missed</u>		<u>Not sure</u>	
	N	A	N	A	N	A	N	A
The money	7	22	56	58	37	19	-	1
The people at work	10	22	61	57	29	20	-	1
Feeling of being useful	7	10	38	53	55	34	-	3
Respect of others	7	22	31	39	62	35	-	4
Fixed schedule every day	13	4	42	41	40	52	-	3

*N = Nigerian, A = American*

The meaning of retirement was seen by the retirees as (a) beginning of a new phase (67%), (b) end of working life (22%), (c) loss of highly valued activity (8%), and (d) no major difference (3%).

### Health

The retirees rated their health as good (95.2%), fair (38%), and not so good (10%). Table 2 shows the frequency of ten key items of the Enugu Somatization Scale, which has a total of 65 items. In order to compare the retirees' complaints with psychiatric patients and normals, the table also shows a Nigerian sample of students and psychiatric patients taken from a study done by Ebigbo (1982).

Table 2

*Percentages of positive responses on ten items of the Enugu Somatization scale by retirees, students, and psychiatric patients*

Complaints	Retirees (n=120)	Students (n=349)	Patients (n=179)
Heat sensation in head	44	35	53
Constantly severe headache	28	32	54
Feeling dizzy	43	30	50
Something blocking the throat	27	16	26
Heart flying out	25	40	43
Crawling sensation	38	17	32
Sleeplessness	42	8	37
Heavy weight pressing person down	23	13	31
Hears noise/wind in ears	31	10	22
Weak erection	40	11	27

Retirees scored high on 5 of the 10 somatization items than both the sample of the psychiatric patients and the normals. On 3 items their scores equalled the normal and psychiatric population. On the rest of the two items their scores were below than those of the other two groups. More than 30% of the retirees complained of at least six items of the scale, namely, heat sensation in the head, feeling dizzy, sleeplessness, weak erection, crawling sensation, and hears noise/winds in ears. Three (2.5%) of the sample could be diagnosed as suffering from a psycho-neurotic disorder.



**Life Satisfaction**

36% of the retirees considered themselves as generally happy, 24% sometimes happy, 32% sometimes not-happy, and 8% generally unhappy. The happiest years of life were almost equally distributed in different age periods (old age 34%, adulthood 38%, and childhood 34%). Most subjects (85%) felt they were quite "important" (respected) and 15% thought they were not so much respected by their community. Many attended family meetings as "elders" (respectables), and took active part in decisions of community matters. Some were holding political and civil posts like being a counsellor in their community. 90% felt that the younger generation was taking good care of them and that they showed respect for the older generation. However, the remaining 10% felt that the younger generation did not obey them, was selfish, and showed no respect. According to the retirees' ratings other people or family members considered them in almost all cases as wise, dignified, experienced, knowledgeable, skilful, cautious, enjoyable, carefree, and almost nobody considered them as forgetful, useless, slow, bitter, irritable, unemployable, uncreative, confused, unproductive or dirty. In Table 3 major aspects of "life satisfaction" are illustrated.

Table 3

*Percentage of subjects indicating sources of happiness regarding certain important things in life.*

	Money/ Property	Family/ Children	Health	Profession	Social Activiti.
Source of happiness	12	44	22	0	22
Achievements in life	27	25	16	14	18
Regretted in life	30	10	42	18	0
Present worries	63	25	12	0	0
Leisure activities	12	12	21	0	55

The major source of happiness was considered by 44% of subjects to be children, grand-children and the family, etc. especially an understanding and cooperative wife. The relationship with the wife/wives was described as good (73%), fair (20%), and stressful (7%).

The two major achievements in life were seen as the acquisition of property, especially building their own house and in a few cases owning a car, and having children. The major regrets in life was death of a relative in the following ranking order: (1) (male) children, (2) first wife, (3) (when young) parents, and (4) (immediate) sister. The second regret was seen as poverty. The major worries were financial responsibilities and building a house. Moreover, worries were expressed about the education, employment and health of the children, and that they themselves could have gone further with their education. Major leisure activities consisted of reading, viewing; Visiting friends/relatives, playing table games, doing religious activities and exercise (mainly walking and in a few cases sports). Visiting of other relatives was done more than twice a month in 47% of the cases, less than twice a month in 40% and not at all in 13% of the cases. Farming was also rated as leisure although it was basically an economic activity.

## DISCUSSION

The mean retirement age of 54.6 years of the retirees appears to be low, indicating that early retirement was often favoured over regular retirement. One major reason for this was that the salary from regular employment was fairly low so that about 40% of the sample chose to go into more lucrative self-employed activities like farming or trading. However, it was observed that the higher the rank of teachers the more likely that they tried to work longer. Since teachers had not learnt any trade or were not familiar with farming methods, it was difficult for them to change to self-employed activities.

More than two-thirds of the family income came from pension, although most retirees and to some extent other family members as well, were engaged in money generating activities. It was not always so clear how much money the

wives made from their jobs, etc., and it can be assumed that counting the actual income of the wives, the family income should have been higher. Interesting is that the remuneration from the retiree's children is negligible despite the fact that some of their children were earning. This fact seems further supported by the complaints of some retirees about their children as being a burden on them. In contrast to this result, Togon-Bickersteth (1983) found that the bulk of economic needs of the aged in ile-Ife were still met by children and relatives. However, her sample mainly comprised of illiterate and was on the average subjects with an age of 70 years. One can probably still conclude that the educated retiree from this sample could not rely as much on their children for economic support as the illiterate and aged, would do.

Despite the generally low family income, most retirees felt that they could improve their standard of living, especially since more than half were able to build their own houses. There seems to be a relationship between higher income and retirement satisfaction. Many retirees were probably still satisfied with their economic status because they managed to make money, build a house or invest in a business at the time Nigeria was economically booming. However, since Nigeria's economy has been declining very rapidly over the past five years, it is understandable that the retirees demanded a doubling of their present mean pension of 247 to 450 Naira or at least 100% of their last salary and a number of free allowances. However, comparing Nigeria's pension scheme with Western countries, it is fairly high (cf. Kimmel, 1980), and one can probably expect that pensions will be reduced in relation to the income in Nigeria.

The general health situation of the retirees was fairly good, since 90% rated their health as good or fair. On the Somatization Scale many retirees scored relatively high, especially on "weak erection" and "insomnia", which can be related to their old age (Lund & Ruther, 1985). Most retirees remained procreative, especially with their younger wife. However, weak erection and no sexual desire was mostly found in retirees with one wife. This could be partly because of having no longer any reproductive purpose of sexual activity (cf. Kaas, 1981). Most symptoms can be classified as somatic depression and in some cases as hypochondriacal, which are often accompanied by insomnia (Blau & Berezin, 1975; Lund &

Ruther, 1985). The high incidence of somatization symptoms may be explained, especially for the more educated part of the sample with one wife, with an increased loss of their social role and status, and the current economic crisis in the country. Concerns about death, and loss of significant others seemed not to have played a significant role here. However, the results suggest that more attention should be paid to mental problems of retirees or elderly in Nigeria (Makanjoula, 1985).

Comparing what Nigerian and American retirees missed about their job (table 1), no major differences were found except that the subjects did not miss their job as much as the American retirees did. Most Nigerian retirees considered retirement as a beginning of a new phase, which is similar to an American sample from Hornstein and Wapner (1985). This is surprising, since the difference between pre-retirement and post-retirement seems to be lower in the Nigerian than Western societies. However, this may be explained by a cyclic rather than linear time concept and multilateral rather than monolateral identifications in the Nigerians. The Nigerian is more easily capable of forming different and new identifications after retirement. He is not fixated to the old work situation as is the case in most industrialized societies. He does not concentrate only on the significance of adulthood but regards childhood and old age equally as happiest years of life. This context also explains the diversity of post-retirement pattern in this sample. Referring to modes of retirement in industrial societies, the Nigerian retiree may best be described as a "reorganizer" with an integrated and mature personality who has made a basically good adjustment to retirement (Hornstein & Wapner, 1985; Walker et al., 1980).

The family structure still seems to be fairly traditional. The core relationship is not that of husband-wife relationship as in the Western egalitarian set up. It is basically parent-children relationship which is hierarchical in nature. This is also reflected in the lower mean ages of the wives, the high number of dependent children, the relevance of children and grand children and in the fact that in a number of cases the retiree was living in a three generation family (including one or two parents). As a result, the economic pressure is not as in the West on the youth but is on the old (Tien-Hyatt, 1986).

Traditionally most Africans are socialized from birth to death on the principles of age and seniority status accorded to the mother, elder siblings, father, elders, ancestors and God (Peltzer, 1989). The full status of a person is really acquired only with old age, which takes on an ancestral quality. Thus authority is invested in senior members of the family, particularly respected and the loved. The retiree or elder is the accepted source of skills, wisdom and knowledge, the arbitrator of family disputes and the custodian of family history (see, for example, Jensen & Oakly, 1982). Andretta (1982) also supports the high-esteem and respect towards the aged in African as opposed to American society attributing this to a variety of factors, also applicable to this sample. Another feature of socialization is that the traditional Nigerian is "primarily" socialized by close contact with human beings with a lot of emotional dependence on each other. In the Western world, however, the life is highly mechanized and pragmatic and people are not that emotionally dependent on each other. Therefore, it is very probable that in Nigeria traditional person will develop high values for people and thus strongly rely and depend on his children. Comparing industrial with third world societies, one can make the assumption that in industrial societies retirement involves a great psycho-social/human and economic loss, whereas in third world societies retirement neither involves a great economic nor psychological loss, considering that work and leisure in the Nigerian context is basically holistic involving both human/psycho-social and non-human/object aspects.

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