

Principals' Perception of Coping Strategies for Retirement in Enugu State

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Retirement is another phase of life. It is neither occupational death nor physical death. This study investigated principals' perception of the strategies to cope with retirement. One research question and one hypothesis guided the study. The sample for the study was 259 principals in Anambra state schools. Questionnaire was the instrument for the data collection. The study revealed a lot of retirement strategies. Among the retirement coping strategies revealed are: investing in transport business, engaging in stock broking business, and engaging in small scale business like soap-making and pure water. Based on the findings, it was recommended among other things that government should grant loans to retirees to enable them to get involved in these suggested strategies so that they can cope with retirement life.

Keywords: management, retirement, principal, strategy

Introduction

Retirement is a natural process. Whether one works for the government, a private organization, a religious organization, or himself, one day he/she will withdraw from those active activities (E. C. Agulanna & G. G. Agulanna, 2003). Watson (1992) defined retirement as a voluntary or forced cessation of work in an occupation for which a person is paid an agreed wage or salary. This definition implies that a self-employed person cannot retire or is not included in the list. Webster (1999) defined retirement as withdrawing from public view, active service, business, office or public life. Retirement is a transition. To some people, retirement marks the end of middle age and the beginning of old age. Hornby (1998) explained that to retire means to withdrawing from office or an official position to give up one's business or occupation in order to enjoy more leisure or freedom.

Retirement means neither occupational death nor physical death. It is just another phase of life. It is an inevitable terminal process through which all humans must pass if they are lucky to live long enough. Retirement means different things to different people. Some people look forward to it while some people dread it. In this regard, Elezua (1998) had this to say:

People cherished anachronistic perception of retirement. While some see it as a time of stock taking, others view it as the beginning of their woes still others accept it as a time of relaxation after the hues and cries, stress and strains of monotonous and boring office duties. (p. 9)

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For Atchely (1976), retirement is seen as a roleless role. He stated that with a society built on a work ethic, the move from recognizable productive work role on one day to a roleless role on the next has stimulated the belief that retirement leads to mental and physical illness and sometimes premature death.

According to E. C. Agulanna and G. G. Agulunna (2003), retirement in Nigeria now is a dreadful experience and has acquired a negative colour because retirees are passing through a crucible of very hot fire. According to Okoye (1998):

Not many would know or understand what pensioners go through in this nation. The punishment is such that to retire to a quiet life and honest life has almost been made impossible in Nigeria. So, brutal, heartless, inconsiderate are some of the methods imposed on waiting pensioners that some prefer to kick the bucket... rather than go through the headache of receiving their pension. (p. 9)

Retirement in this study addresses those who are engaged in government work before retiring. Specifically, the study investigated the principals in Anambra state schools, most of whom may retire soon. Principals' perceptions of coping strategies for retirement are therefore, the problem of the study.

Research Question and Hypothesis

Research Question

This research question guided the study is that: What are the coping strategies for retirement as perceived by principals in rural and urban setting in Anambra state?

Hypothesis

This null hypothesis guided the study.

H₀₁: There is no significant difference between the mean ratings of urban and rural principals on the coping strategies for retirement.

Methodology

The study adopted a survey research design.

Population/Sample

The population for this study is composed of all the secondary school principals. Data stated that there are total of 376 principals in the secondary schools. Through simple random sampling 259 were chosen.

Instrument for Data Collection

A self-structured questionnaire titled "SCR (strategies for coping with retirement)" was used. It has two sections: Sections A and B. Section A was on personal data of the respondents while Section B contained 16 items that solicited for the needed information on the coping strategies for retirement. The items in the questionnaire were structured on a 4-point rating scale of "Strongly agree", "Agree", "Disagree", and "Strongly disagree".

Validation of the Instrument

To determine the validity of the instrument, copies of the questionnaire were given to four experts, two from Guidance and Counseling unit and two from Educational Administration and Planning, Faculty of Education, University of Nigeria, Nsukka, for face validation. Their corrections and inputs helped to put the instrument in its fine stage.

Reliability of the Instrument

The Cronbach Alpha formula was used to estimate the reliability of the instrument. Ten copies of the questionnaire were administered to 10 principals from secondary schools in Enugu state. Their scores were subjected to statistical analysis and coefficient value of 0.78 was obtained. This value was considered adequate for the study.

Method of Data Collection

The researcher used six research assistants to distribute and collect the questionnaire in the six education zones in the state. These research assistants were teachers in various secondary schools in the zones.

Method of Data Analysis

Mean and *SDs* (standard deviations) were used in answering the research question. The options were given as: (1) "Strongly agree": 4 points; (2) "Agree": 3 points; (3) "Disagree": 2 points; and (4) "Strongly disagree": 1 point.

The decision rule was that items which obtained mean scores of 2.50 and above were regarded as agreement with the statement while those that obtained mean scores below 2.50 were regarded as disagreement. The *t*-test statistics was used to test the null hypothesis at 0.05 level of significance.

Results

Research Question

What are the coping strategies for retirements as perceived by principals?

Table 1

Mean Ratings and SDs of Principals' Perception on the Coping Strategies for Retirement

S/N	Item	\bar{X}	<i>SD</i>	Decision
1	Learning how to sew	2.40	0.71	Disagree
2	Learning hair-dressing	2.34	0.56	Disagree
3	Learning catering services	2.20	0.66	Disagree
4	Investing in transport business	3.56	0.88	Agree
5	Investing in large scale farming	2.85	0.71	Agree
6	Organizing private lessons	2.96	0.76	Agree
7	Getting involved in stock broking business	3.22	0.72	Agree
8	Learning photographing and video coverage	1.88	0.50	Disagree
9	Enrolling and land speculators	1.84	0.11	Disagree
10	Engaging in small scale industries such as pure water and soap-making	2.96	0.76	Agree
11	Engaging in bakery business and interior decoration	2.33	0.90	Disagree
12	Getting involved in piggery, poultry, and fishery farms	3.12	0.77	Agree
13	Engaging in cyber café business	2.84	0.98	Agree
14	Engaging in photocopying business	2.86	0.92	Agree
15	Saving in fixed deposit accounts in banks	3.12	0.59	Agree
16	Educating one's children adequately	3.26	0.84	Agree

From the analysis in Table 1, items 1, 2, 3, 8, 9, and 11 scored below the acceptable mean of 2.50. This shows that the principals do not accept learning how to sew (item 1), learning hair-dressing (item 2), getting involved in catering services (item 3), learning photographing and video coverage (item 8), engaging in land speculation (item 9), and bakery, business, and interior decoration (item 11), as coping strategies for retirement.

The remaining items 4, 5, 6, 7, 10, 12, 13, 14, 15, and 16 scored above 2.50 indicating that principals agree that those strategies are the coping strategies for retirement.

Hypothesis

There is no significant difference between the mean ratings of urban and rural principals on the coping strategies for retirement.

The calculated *t*-value of 2.09 is greater than the critical value of 1.96 at 0.05 level of significance and 257 degree of freedom as revealed in Table 2. The decision is therefore to reject the null hypothesis. Thus, there is a significant difference between the mean scores of principals in urban and rural schools on the coping strategies for retirement.

Table 2

Summary of T-test Analysis for the Null Hypothesis

Location of principal	<i>N</i>	\bar{X}	<i>SD</i>	<i>Ls</i>	<i>df</i>	<i>t</i> -cal	<i>t</i> -table	decision
Urban	88	3.57	0.69	0.05	257	2.09	1.96	Rejected
Rural	171	3.34	0.66					

Notes. *Ls* = Level of significance; *df* = Degree of freedom.

Discussion

The research question sought to find out the coping strategies for retirement as perceived by principals in Anambra state secondary schools. A close observation of the data analysis revealed that out of 16 coping retirement strategies mentioned the principals agreed with only 10 strategies. The strategies agreed upon by the principals as coping retirement strategies include investing in transport business (3.56), investing in large scale farming (2.85), and organizing private lessons (2.96). Getting involved in stock broking businesses (3.22), engaging in small scale business, such as pure water and soap-making (2.96), getting involved in piggery, poultry and fishery farming (3.12), engaging in cyber cafe business (2.84), engaging in photocopying business (2.86), saving in fixed deposit accounts in banks (3.12), and educating one's children adequately (3.26).

The analyses further revealed that the principals did not accept the other six strategies as coping strategies for retirement. The rejected strategies include learning how to sew (2.40), learning hair-dressing (2.34), learning catering services (2.20), learning photography and video coverage (1.88), enrolling in land speculation business (1.84), and learning bakery business and interior decoration (1.33). The findings agree with E. C. Agulanna and G. G. Agulanna (2003) who suggested that retirement can be exciting, delightful, thrilling, rewarding, and something to look forward to, especially when one is prepared and has some strategies to cope with the retirement. In support of this, Okorodudu (1998) opined that the process of disengagement from active work-life is not an easy one. Many have been faced with a lot of psychosomatic problems arising from unpreparedness and lack of coping retirement strategies. Retirement is a period of scarce resources. There is normally a sharp reduction in the amount of money available for the purchase of goods and services. The coping strategies if adopted will aid the retirees. Gratuity and pension are usually delayed for years. Many retirees even die before the gratuity and pension come. These strategies if adopted will help to keep body and soul together pending the time the gratuity and pension will be paid. Even when the gratuity and pension are paid, the coping strategies will also help the retirees to manage the resources well.

The test of the hypothesis shows that there is a significant difference between the mean scores of

principals in urban and rural schools regarding the coping strategies for retirement. The reason for this may be that principals in the rural schools can do anything no matter how demeaning the job may be in order to cope with retirement whereas principals in the urban schools may not because of the nature of urban cities.

Recommendations

Based on the above findings, the following recommendations were made:

- (1) Workshops/seminars should be mounted for teacher/principals on the strategies for coping with retirement;
- (2) The State Education Commission should sensitize teachers/principals through mass media on means of survival after retirement;
- (3) Teachers/principals should save some money while still in service and invest them. This will help them cope after retirement;
- (4) Government should grant loans to retirees to enable them to set up small business and the pay back when they receive their gratuity.

Conclusion

Retirement in Nigeria is not a very pleasant phase of life. Retirement normally has devastating effects, such as a sharp reduction in the amount of money available for the purchase of goods and services, changes in self-perception, depressions and loss of life satisfaction that may result from separation from friends, co-workers, and meaningful activity. In order to avoid these problems mentioned above, this study has suggested some strategies to cope with retirement. These strategies if adopted will help retirees to successfully cope with retirement life.

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