

Exploring coping strategies of retired elderly persons in Ilorin metropolis, Nigeria: implication for counselling

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Abstract

Retirement involves the transition from one stage in life to another. This transition has some implications which require coping strategies to survive the occurrences. This study, therefore, investigated coping strategies of retired elderly persons in Ilorin metropolis, Nigeria. The research design is a descriptive survey. The population of the study comprised elderly persons in Kwara State and the target population consisted of retired elderly persons in selected local government areas in Ilorin Metropolis. 300 retired elderly persons were purposively selected through snowball sampling, with the assistance of the pension office.

Questionnaires were used for data collection. The data was analysed using mean and analysis of variance. The results show that retired people adopted the coping strategies of having regular contact with people, spending time in nature (sleeping), performing regular exercise, seeking spiritual comfort, engaging in pleasurable hobbies and receiving support from family. However, there were significant differences in the coping strategies of retired persons in Ilorin Metropolis on the basis of gender, marital status and educational qualifications. The study recommended that male and female retirees should be encouraged to attend retirement counselling regularly, to adjust to the challenges of retirement. This implies that retirement counselling should be arranged for the elderly to ensure better health, emotional stability and physical functioning. This study has provided fresh information regarding coping with retirement that can be used for comparative studies as well as for informing retirement education and management within and outside employment in Nigeria, and perhaps elsewhere.

Keywords: retirement, elderly persons, coping strategies, counselling

Introduction

The world of work is a fundamental aspect of life. It is essential to leading a fulfilled life. Work determines one's mental, social and physical well-being. The significance of work reflects in the pattern of relationships and attitudes an individual displays to others in the society. According to Gorny (2018), work motivates personal development, improves one's emotional condition and provides relevant desires. In essence, life is joyful and interesting if work is present, and could be devastating if work is lacking. The journey of work is not a lifetime exercise; cessation is bound to occur. The cessation can be the result of age or length of years in service. This period of termination of work is known as retirement.

Retirement occurs when an individual is disengaged from where reward (usually in form of payment) is given at the end of a particular time; daily, weekly or monthly as agreed by the parties. Retirement is a well-known phenomenon to either public or private sector workers. Retirement is the process of disengaging from work. It detaches a worker from a familiar

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environment. It connotes reduced participation from social activities, withdrawal from an active job and separation from civic roles. In the opinion of Garba and Mamman (2014), retirement separates an individual from the means of livelihood. According to Kubicek, Korunka, Raymo and Hoonakker (2011), retirement involves reformation in the life of elderly persons and it requires changing daily life activities and social interaction. Retirement is perceived in different manners; some perceive the period as when unlimited vocational and recreational activities can be engaged in, social interaction with nuclear and extended family would be much better established and as such, eagerly welcome the period. Meanwhile, some viewed the period as a time of constraint and rejection, therefore, are not prepared for it. Etodike, Ezech and Chukwura (2017) mention that many workers identified retirement as a mark of honour and achievement in one's career, while some regarded the period as a state of being unemployed with no regular income.

There are different forms of retirement. Musila, Masinde and Maithya (2019) identified two forms of retirement: compulsory and voluntary. But specifically in Nigeria, where this study was conducted, there are three categories of retirement, which are voluntary, compulsory and statutory retirement (Garba & Mamman 2014; Fiiwe 2020). The voluntary retirement is when the worker decides on his volition to quit the job with reasons particularly known to the retiring staff member. This is regardless of age, health condition and length of years in service. Compulsory, otherwise known as forced, retirement occurs when a worker is constrained to leave the place of work. This type of retirement is unwanted, because in most cases it happens as a result of ill-health, misconduct, and/or inefficiency. Perera, Martinez and Monreal-Bosch (2013) affirm that forced retirement is usually traumatic. Statutory retirement happens when an employee has reached the age of 60 or has spent 35 years in the public service. This type of retirement in most cases is preferred by employees because it attracts the benefits of a gratuity and pension. A gratuity is a lump sum of money usually given to an employee after cessation of work, while pension is a periodical payment (usually monthly) to a retired worker. Both are post-employment benefits; they are compensations arranged for an employee on disengaging from work to guarantee income and reduce financial strain after leaving the employment.

Retirement is sometimes associated with changes and challenges. The destabilising effect of retirement from work in Nigeria is usually exacerbated by the delay in payment of the gratuity and pension. The direct relationship of retirement with ageing significantly makes the period more challenging; as ageing is associated with bodily changes, a weakened immune system and reduced agility. The advancement in age makes the retirees vulnerable to physical, emotional and social problems. According to Dar, Iliyas, Dilawar and Rahman (2018), retirement brings a vital change that greatly affects various aspects of life. It is associated with physical and socio-economic problems (Musila, Masinde and Maithya (2019)). It poses health issues, mental and psychological distress. Osborne (2012) opines that retirement poses psychological effects on retirees, although the impact might vary. The challenges of retirement, to Musila, Masinde and Maithya (2019), range from psychological and physical to financial. Psychologically, detachment from an identified working place which an employee enjoyed for many years may result in boredom (loneliness), depression and low self-esteem. The physical challenges appear as a result of age-related changes such as sight problem, pains in the body and arthritis. Also, the financial constraint hastens ill-health and poor living conditions. Yunusa (2013) identified a delay in the payment of pensions, fear of rejection and fear of loneliness as some of the problems that the elderly experience after retirement. Amune, Aidenojie and Obinyan (2015) added that inadequate preparation for retirement subjected many retirees to psychosomatic problems and phobic reactions.

It is worth noting that many retired elderly experience multiple losses; such as loss of physical agility and functionality, loss of good health and loss of emotional attachment. Kubicek, Korunka, Raymo and Hoonakker (2011) asserted that the elderly suffer a loss of resources after

retirement. Similarly, loss of self-image and identity are characteristics of life after retirement; where the work environment places a great influence, official roles and assignment added significant impact. To further substantiate the strains of retirement, Dave, Rashad and Spasojevic (2008) investigated the impact of retirement on physical and mental health; the outcome indicate that retirement is associated with difficulties in mobility and daily activities. Mental health decline and increased illnesses were also found to be associated with retirement. Be that as it may, empirical studies have presented contrasting results. Fleischmann, Xue and Head (2020) viewed retirement as a relief, which is beneficial for health, and permitting retirees to pursue interests and leisure activities. Mein, Martikainen, Hemingway, Stansfeld and Marmot (2003) revealed positive associations between retirement and mental health; retirement from work had no effect on physical functioning and an improvement in mental health was also reported. The study of Lindwall *et al.* (2017) also showed that retired elderly people demonstrated improved psychological conditions.

The challenges mentioned are without doubt stressful; could ruin the well-being, cause hindrances to normal life activities and present a wide range of anomalies. Therefore, in order to maintain a well-balanced life after retirement, a coping strategy is necessary to make the adjustment. Coping strategies are manners and ways to manoeuvre events/situations in order to reduce the effects on an individual. Ribeiro, Borges, Araujo and Souza (2017) argue that coping strategies are efforts required to manage stressful situations that can affect the physical and psychological acuity. In the opinion of Shafik, Abd-alaal, El-Afandy and Mohamed (2019), coping strategies are essential to lessen stressful situations and attain psychological comfort. Nishanthi and Priya (2017) report that increased coping strategies reduce psychological problems. Galiana, Tomas, Fernandez and Oliver (2020) pointed out that coping strategies are required by the elderly to achieve adequate and quality well-being. Nobahar, Ahmadi, Alhani and Fallahi Khoshknab (2013) noted that retirement combines opportunities, hopes and fears, therefore, coping requires preparation and healthy support systems. All in all, coping strategies are useful to enhance quality well-being after retirement. The benefits of coping strategies to retirees cannot be overemphasised, and these coping strategies are effective tools for adjusting to situations that arise after retirement.

The theory of Folkman and Lazarus (1980) is relevant to this study. This theory assumed that stress emanated from the imbalance between the demands (internal and external) and the resources to deal with the demands. Stress occurs when the resources available are inadequate to deal with specific demands. Therefore, it needs to be managed so as not to hinder the well-being, social functioning and relationship of an individual. According to the theory, coping strategies are cognitive and behavioural efforts employed by an individual to manage stressful events (Folkman & Lazarus 1980; Baqutayan 2015). This coping is behavioural and psychological in nature. The theory proposed that coping can be problem-focused or emotion-focused. Problem-focused entails the efforts directed towards altering the threatening conditions, while emotion-focused involves regulating the emotion aroused from challenging situations. From the theory, problem-focused coping includes seeking social support, confrontative coping; and emotion-focused coping comprises accepting responsibility, self-controlling, distancing and avoidance. Folkman, Lazarus, Gruen and DeLongis (1986) added that the goal of coping can be achieved by tackling the problem causing the distress and regulating emotions from the distress. The efficacy of this theory has been proved by previous studies, which include Obbarius, Fischer, Liegl, Obbarius, and Rose (2021), Berjot, and Gillet, (2011), Matthieu and Ivanoff (2006). This theory is beneficial to retirees to minimise stressful outcomes of retirement.

Likewise, Cognitive Behaviour Therapy (CBT) proposed by Aaron Beck in the 1970s is useful as a therapeutic method for handling retirement problems. CBT is based on the principle of cognitive restructuring and behavioural activation. CBT helps to recognise negative thoughts and behaviour problems. CBT, according to Secker, Kazantzis and Pachana (2004), has been

proved to be effective for handling issues affecting elderly persons. It is a form of psychotherapy in which a therapist works with a client or group of clients to identify the problem, teach relevant skills and activities to resolve the problem. In terms of techniques, CBT is collaborative (Evans, 2007) where the therapist and the client work together to identify the problem and work out probable solutions. The therapist also role-plays some skills which are later applied by the client. Home-work is assigned to the client to allow self-monitoring and implement what was practised during the session. Palazzolo (2015), Chan *et al.* (2018) that home-work is a very helpful mechanism in treating disorders, depression and anxiety. The process of cognitive restructuring allows the retiree to change the thinking pattern and distorted thought about retirement; this is achieved by monitoring negative thoughts, avoiding irrational thinking. The behavioural activation permits the retiree to learn pleasurable activities to overcome the obstacles of retirement; such as relaxation training (in and outdoor games) and distraction technique (playing puzzles, playing flash cards).

Problem and purpose of the study

Retirement could not be a stress; disengagement from work might not be stressful but the non-availability of resources, prolonged delay in the payment of gratuity and haphazard distribution of pension largely pose problem. These resources are to a large extent what the retiree depends on to maintain optimal living after retirement. The problem facing retirees is further exacerbated by threats of insurgency, kidnapping and a gross insecurity endangering the lives and properties of Nigerians. By all indications, Nigeria is facing tremendous challenges of abduction, incessant killings and bandits' confrontations. The scenario has adversely affected the economy; which is tantamount to increased poverty and unemployment rates. The devastating impact, according to Ibrahim and Mukhtar (2017), includes exposure to sexually transmitted diseases, and psychological trauma, among others.

Economic recession and challenges of the COVID-19 pandemic have resulted in hardship and poor standards of living for many Nigerians. Covid-19 led to the sudden dismissal of employees, reduced the labour force and already meagre income. Agri, Mailafia and Umejiaku (2017) observed that recession had reduced the standard of living, diminished production and employment rates. It further led to a lack of decent welfare and good health care. As a result, the elderly are vulnerable, assistance received from family, relatives and friends as a form of informal support system could also be jeopardised, thereby, leading to hunger and probably the death of the elderly. Based on these problems, the purpose of this study is to determine the coping strategies employed by retired elderly persons in Ilorin Metropolis, Nigeria.

Research question

What are the coping strategies of retired elderly persons in Ilorin Metropolis, Nigeria?

Research hypotheses

- There is no significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on gender.
- There is no significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on marital status.
- There is no significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on educational qualifications.

Methodology

Descriptive survey research was applied in the study. This method was adopted in order to gather information on the opinions, needs and experiences of respondents through the use of questionnaires. It focuses on gathering numerical data through structured research questions to

explain a particular phenomenon and generalise it across people. The survey involves systematic empirical investigation of phenomena through statistical or computational techniques.

The population of this study comprised elderly persons in Kwara State, while the target population consisted of retired elderly persons in selected local government areas in Ilorin Metropolis. Ilorin is the capital of Kwara State, one of the six states that make up the North Central geopolitical zone in Nigeria. In Ilorin metropolis, there are three local government areas: Ilorin East, Ilorin South and Ilorin West. This author purposively selected Ilorin West, which has the highest population size. 300 retired elderly persons were selected from this local government through snowball sampling using a retiree pension office.

The respondents are elderly people aged 60 and above and who have retired from the public service. The author purposively chose the retirees from public services (government paid work), with at least five years of post-retirement experience. The retired elderly persons selected are those without a disability, who were able to communicate effectively and agreed to participate in the study. Data collection was carried out using a questionnaire. This was divided into sections A and B. Section A was arranged to elicit information on the demographic variables of respondents. Section B was structured on the coping strategies adopted by retired elderly persons. The questionnaire was organised on a scale of Strongly Agree (4 points), Agree (3 points), Disagree (2 points) and Strongly Disagree (1 point) and the mean score was 2.50.

The questionnaire designed by this author was revised by three experts in the Department of Counsellor Education, University of Ilorin, and three experts from the Department of Social Sciences, University of Ilorin. The experts worked on the content of the questionnaire for clarity, relevance and usability. The recommended corrections were applied in the final draft of the questionnaire. The questionnaire was equally administered to a selected number of elderly persons in Oyo State on two different occasions at an interval of four weeks to ensure its reliability. The results from the two administrations were correlated and the correlation coefficient obtained was 0.74. The author got the consent of the participants to participate in the study and assured confidentiality. Frequency and percentage distribution was used to analyse the demographic variables. Mean was employed for the analysis of coping strategies and Analysis of Variance (ANOVA) was adopted to test the hypotheses formulated at 0.05 level of significance. The next section reports the findings.

Result

This presents the demographic distribution of respondents, the ranking order of the coping strategies and the test of hypotheses.

Demographic data

This section presents the results of data obtained on the respondents in frequency and percentages.

S/N	Variables	Frequency	Percentage %
1.	Gender		
	Male	102	34.0
	Female	198	66.0
	Total	300	100.0
2.	Marital status		
	Single	11	3.7
	Married	137	45.7

	Divorced	16	15.3
	Separated	61	20.3
	Widowed	45	15.0
	Total	300	100.0
3.	Educational qualifications		
	Primay school cert	51	17.0
	WASC/SSCE	90	30.0
	NEC/OND	37	12.3
	First degree/HND	45	15.0
	Postgraduate	77	25.7
	Total	300	100.0

Table 1 shows the demographic distribution of respondents on the basis of gender, marital status and educational qualifications.

Research question

What are the coping strategies of retired elderly persons in Ilorin Metropolis, Nigeria?

Research hypotheses

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- There is no significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on marital status.
- There is no significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on educational qualifications.

Table 2: Mean and rank order analysis of coping strategies of retired elderly persons in Ilorin

S/N	As a retired elderly person, I adopt the following coping strategies:	Mean	Rank
8	having regular contact with people	3.87	1 st
11	gardening/cleaning the environment	3.79	2 nd
19	spending time in nature (sleeping)	3.63	3 rd
10	looking at pictures that reminds of joyous people, places and events	3.62	4 th
16	going for a walk	3.52	5 th
20	seeking regular medical check-ups	3.49	6 th
6	taking medications	3.49	6 th
13	listening to radio/watching TV	3.35	8 th
1	seeking assistance from family and friends	3.34	9 th
2	seeking spiritual comfort	3.26	10 th
15	taking nutritious/balanced diet food	3.24	11 th
18	telling folktales to children	3.12	12 th
17	engaging in different hobbies	3.00	13 th
7	performing regular exercise	2.89	14 th

14	playing games	2.44	15 th
12	reading novels and storybooks	2.19	16 th
3	surfing the Internet	2.02	17 th
9	taking herbal therapy	1.85	18 th
4	drinking alcohol	1.19	19 th
5	smoking cigarettes	1.04	20 th

Table 2 shows the mean and rank order analysis of coping strategies of retired elderly persons in Ilorin Metropolis, Nigeria. The result on the table revealed that most of the items were ranked above 2.50 cut-off point which indicated that respondents agreed that the items are the coping strategies adopted by elderly persons.

Hypothesis one:

There is no significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis, Nigeria, based on gender.

Table 3: Mean, SD and t-test result showing difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on gender

Gender	N	Mean	SD	df	Cal. t	Crit. t	P-value
Male	102	3.80	2.01				
				298	4.98	1.96	0.000
Female	198	4.00	1.02				

Table 3 shows that degrees of freedom (df) of 298, the calculated t-value of 4.98 is greater than the critical t-value of 1.96, with a corresponding p-value of 0.000 which is less than the 0.05 level of significance.

Hypothesis two:

There is no significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis, Nigeria, based on marital status.

Table 4: ANOVA result showing difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on marital status

Source	Sum of Squares	df	Mean Squares	Cal. F.	Crit. F.	p-value
Between group	6.032	4	1.51	15.95	2.40	0.000
Within group	27.898	295	.095			
Total	33.930	299				

Table 4 shows that the calculated F-ratio of 15.95 is greater than the critical F-value of 2.40 with a corresponding p-value of 0.000 which is less than 0.05 alpha level. This indicates that there is a significant difference in the coping strategies of elderly persons in Ilorin Metropolis based on marital status. In order to determine which of the sub-variables of marital status contributed to the difference, a post-hoc Duncan Multiple Range Test (DMRT) was conducted thus:

Table 5: Duncan Multiple Range Test (DMRT) showing the differences in the coping strategies of retired elderly persons in Ilorin Metropolis based on marital status

Marital status	Group	N	Mean	Duncan Groupings
Married	2	137	4.00	A
Single	1	11	3.72	B
Divorced	3	46	3.72	B
Separated	4	61	3.72	B
Widowed	5	45	3.72	B

Table 5 shows the Duncan Multiple Range Test indicating the significant difference noted in the ANOVA on Table 4. Group 2 with a mean score of 4.00 is significantly different from Groups 1, 3, 4 and 5 with the mean scores of 3.72 each.

Hypothesis Three:

There is no significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis, Nigeria, based on educational qualifications

Table 6: ANOVA result showing difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on educational qualifications

Source	Sum of Squares	df	Mean Squares	Cal. F.	Crit. F.	p-value
Between group	3.767	4	.942	9.21	2.40	.000
Within group	30.163	295	.102			
Total	33.930	299				

Table 6 reveals that the calculated F-ratio of 9.21 is greater than the critical F-value of 2.40 with a corresponding p-value of 0.000 which is less than 0.05 level of significance. In order to determine which of the sub-variables of educational qualification contributed to the difference, a post-hoc Duncan Multiple Range Test (DMRT) was conducted thus:

Table 7: Duncan Multiple Range Test (DMRT) showing the difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on educational qualifications

Educational qualifications	Group	N	Mean	Duncan Groupings
Postgraduate	5	77	3.99	A
First Degree/HND	4	45	3.98	A
NCE/ND	3	37	3.82	B
Primary School Certificate	1	51	3.76	C
SSCE/WAEC	2	90	3.74	C

Table 7 shows the Duncan Multiple Range Test indicating the significant differences noted in the ANOVA on Table 6. Group 5 with a mean score of 3.99 is different from Groups 1, 2, 3 and 4 with the mean scores of 3.76, 3.74, 3.82 and 3.98 respectively.

Discussion

The mean and rank order analysis showed that retired elderly persons in Ilorin Metropolis adopted the coping strategies of having regular contact with people, spending time in nature (or sleeping), performing regular exercise, seeking spiritual comfort, engaging in pleasurable hobbies, receiving support from family and friends which concurs with related studies (e.g. Shafik, Abd-alaal, El-Afandy and Mohamed 2019) which revealed that the coping strategies of older adults are seeking spiritual comfort and maintaining family contact. Similarly, the findings of Ribeiro, Borges, Araujo and Souza (2017) that identified support seeking, accommodation and spiritual comfort as coping strategies adopted by elderly as well as those by Yunusa (2013) who found that visiting friends, engaging in exercise and dedicating time to spiritual activities are some of the coping strategies employed by retired elderly persons concurred with this study. In addition, the findings of this study are supported by the findings of Al-Naggar and Chen (2011) which found that retired people coped by engaging in sports, sharing problems with others, resting and visiting friends as well as Ejionueme, Ugwoke, Etonyeaku and Anyanwu (2012) who agreed that elderly persons sought various coping strategies after retirement. Musila, Masinde and Maithya (2019) found a similar result: that retirees cope with retirement by participating in leisure and social activities. The findings of this study contradicted that of Ribeiro, Borges, Araújo & Souza (2017), which found that some elderly persons coped through grieving, mourning and the desire to die.

This finding is probably because retirement is a major life change; it involves a transition from one stage to another; and while transiting, coping strategies are required to lead a good life after retirement.

The result obtained from hypothesis one indicated that there was a significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on gender. This implied that the manner in which the male and female respondents coped with retirement differs. It was shown that retired female respondents demonstrated higher coping strategies than their male counterparts. A related study by Shafik, Abd-alaal, El-Afandy and Mohamed (2019) and Salami (2010) also found that retired female elderly people adjusted better than the retired males. The reason that can be adduced for this could be that the role of grandparents played by elderly females increases their physical functioning, thereby improving their mental health, which can thus be translated to improved well-being after retirement. Males and females take up official employment but women's involvement in domestic activities and shopping provided additional advantage to be active more often, which could also help in old age to augment coping strategies. The African traditional culture restricted men from these duties.

The result of hypothesis two indicated that there was a significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis on the basis of marital status. It was further revealed that the married respondents had better coping strategies than the other categories. This finding concurs with Damman, Henkens and Kalmijn's (2015) study which found that retirees without partners had difficulty coping with social changes that accompany retirement. The reason for this can be traced to the fact that married elderly persons receive physical, emotional, financial and social support from partners. This support system minimises the consequences of retirement on the married retirees. The married retirees shared their feelings with spouses and as a result, coping strategy was enhanced.

The result of hypothesis three showed that there was a significant difference in the coping strategies of retired elderly persons in Ilorin Metropolis based on educational qualifications. It was shown that respondents with postgraduate degrees had a higher mean score in coping strategies after retirement. Related studies (Gul and Dawood 2015) agree that highly educated elderly people coped better than those in other categories of educational status. As a result, the highly educated reported a higher level of life satisfaction. The finding can be linked to the fact

that education gives a good orientation about situations. Through education, various avenues are open to elderly persons to learn and adapt to changes in life. Education improves well-being; therefore, the highly educated elderly people might adjust better to retirement than other categories.

Conclusions

This study assessed the coping strategies of retired elderly persons in Ilorin Metropolis. Elderly persons adopted the coping strategies of having regular contact with people, spending time in nature (or sleeping), performing regular exercise, seeking spiritual comfort, engaging in pleasurable hobbies, and receiving support from family and friends. The study showed that female respondents demonstrated greater coping strategies than their male counterparts, and married respondents had better coping strategies than the other categories. This study therefore recommended that male and female retirees should be encouraged to attend retirement counselling regularly, to be able to adjust to the menace of retirement. Retirement counselling should recognise the psychological needs of widowed and divorced retirees whose partners are not available. Adequate monitoring and follow-up should be given by the caretakers of elderly persons in order to ensure proper adherence to the instructions given. It is therefore necessary for counsellors to have regular, comprehensive and well-packaged retirement counselling for workers planning to retire and occasional enlightenment after retirement. Retirement counselling should revolve around the issues of need for retirement, benefits of retirement, stress of retirement, coping with it, diet suitable for retirees and safety precautions for retirees – and a host of others. The pre-retirement counselling would enable the elderly to adequately prepare for retirement and have the wherewithal of what surrounds retirement. It will enable those planning for retirement to make necessary arrangements for the eventuality. The post-retirement counselling allows the retiree to cultivate mutual relationship with community; such engagement provides relief and a sense of belonging to retirees. Both are beneficial to ensure better health, emotional stability and physical functioning. The findings of this study may not be generalized due to the scope of the study. However, the study has provided fresh information regarding coping with retirement that can be used for comparative studies as well as for informing retirement education and management within and outside employment in Nigeria.

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