



Retirement Education for Sustainable Livelihood Among Staff of the University of Nigeria: Adult Education Perspective

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Abstract

This research was carried out in order to ascertain retirement education for sustainable livelihood among staff of the University of Nigeria, Nsukka. Three research questions and three hypotheses guided the study. The design adopted was descriptive survey research design. The population of the study was all the entire staff of the University of Nigeria, Nsukka. The sample size for the study was 284 staff, of which 133 academic staff and 153 non-academic staff from three faculties (Education, Social Sciences, and Arts). A simple random sampling technique was used to draw out three faculties from the nine faculties, and a convenient sampling technique was then used to administer the instrument to staff that was available to fill out the questionnaire. The instrument used for the study was the retirement education questionnaire (REQ) with three clusters: packages available for retirees (5 question items), challenges facing retirees (9 question items), and supplementary livelihood strategies before retirement (10 question items). Using Cronbach Alpha, a reliability result of 0.79 was obtained for cluster A, 0.82 for cluster B, and 0.78 for cluster C, which means that the three clusters are reliable. The mean for the three clusters was 0.80. A mean and standard deviation were used to answer the three research questions that guided the study, while a t-test was used to test the hypotheses at a 0.05 significance level.

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The finding of the study revealed that those packages after service years are not really available for retirees. The study also find out that staff must plan their supplementary livelihood strategies before they retire from services. Some recommendations were made.

Keywords: Retirement; Education; Livelihood; Staff; Challenges.

1.Introduction

Work has been an integral part of human life and the development of societies from time immemorial. People engage in informal and formal forms to meet their needs as well as the needs of the vast society [1]. The end of work and life after work are two concepts that are rarely discussed by people. As people get older and get to the end of their career, they begin to fear retirement because they are unprepared [2,3] Described retirement as a separate period of life for employees to care about. When workers age, the time to retire is imminent, and the idea of retirement is getting stronger in their heads, and the desire to have effective retirement days dawn on them. Indeed, retirement is a practice resulting from industrialization. Industrialization led to demographic and economic shifts. Economically, industrialization improved the likelihood of individuals living to old age; it strengthened communities' capacity to care for those who are disabled by old age [4]. The key drivers of industrialization that made retirement feasible were the involvement of machines in production, which led to a drop in the need for labour as fewer people were required to offer products and services. Similarly, retirement is progressively becoming a subject of inquiry in modern Nigerian culture. It is a significant life period or event that brings with it a number of adaptations and changes in lifestyle, self-esteem, friendships, and career. In Nigeria's public sectors of the economy, it is often defined as quitting a job after a certain number of years (35 years) or after reaching a certain age (60-70 years) at a certain time. Retirement age in Nigeria depends on the type of job. For instance, the retirement age for university staffs is 65 years while professor is 70 years. Nigeria justices also have a retirement age of 70 years while most of other ministries in the country retirement age ranges from 60-65 years old.

Retirement is the permanent exit from the labour field. Retirement is the period of life when one decides to quit the employment permanently [5].

References [5] stated further that as investors approach retirement, they should actively pay off debt, make maximum contributions to retirement funds (including catch-up contributions), and evaluate asset allocation for shifting investing time horizons and risk tolerance. Thus, [6] sees retirement as the cessation of an individual's service when he or she is no longer able to perform effectively. In addition, many modern employees do not abruptly transit from full-time employment to retirement the following day. This study regards retirement as the moment in one's life when one opts to quit employment permanently. Retirement may take several forms. Bur [7] specifies retirement sources such as voluntary retirement, forced retirement, layoffs, flexible retirement, redundancy, discharge of employees, termination of appointment, separation, and dismissal. In Nigeria, for example, the retirement age for government workers is 35 years of service, whereas the retirement age for just judges and professors is 70 years. Irrespective of the age of the retiree, the next thing that comes to his or her mind is how to earn a livelihood after retirement. Thus, for effective sustainable livelihood or management of

retirement, workers need to be acquainted with knowledge on how to prepare for retirement years before they retire. Therefore, there is the need for retirement education as retirement is inevitable [8] He reiterated that people in formal employment either public or private even self employed individuals need to plan for life after work {retirement} because owing to age and senescence disengagement from commercial activity will occur. Hence, there is the need for constructive approach towards retirement. Income insecurity and irregular promotion of staff influenced significantly workers engagement on supplementary livelihood [9].

In Nigeria, retirement sources of income include, among others, gratuities, governmental or private pensions, income from current work or asset transfers, and income remittances. In Africa, people celebrate old age because it is seen as a divine gift [10]. Consequently, elderly individuals are often regarded with respect. However, as a result of modernization, African older adults face several obstacles and struggle to meet their fundamental demands. As a result, given the importance of adult education, the researchers of this study conducted a study on retirement education for sustainable livelihoods among University of Nigeria faculty and staff to address life deprivation and improve the quality of life of the Nigerian elderly. [11] described livelihood as the job or other source of income that gives you the money to buy the things you need. In effect, the fishing job of a fisherman or woman as well as sale of vegetable and fruits from the garden make up [10] description of livelihood. While [11] advanced that livelihood comprises the capabilities, assets (stores, resources claims and access) and activities required for a means of living. While in her research, [12] said that retirees' livelihoods consist of socially sanctioned ways of meeting their fundamental requirements and sustaining their living circumstances in retirement. In essence, the amount of retirees' income is impacted by factors such as gender, socioeconomic level, past working history, and employment type (public or private sector), among others [13]. In addition, retirement livelihoods include all lawful and socially sanctioned forms of getting access to the material and non-material resources and nourishment necessary for a sustained lifestyle [12]. Sustainability, according to [9], is the self-sufficiency and independence of resources to maintain present living standards without compromising future life chances and quality of life. Regarding livelihoods, sustainability implies the capacity to preserve and develop livelihoods while strengthening the assets and skills upon which they rely in old age [14]. By empowering retirees to effectively react to shocks and pressures without sacrificing their present level of living in the future, a sustainable way of life helps them to face the obstacles connected with the transition to retirement. Sustainable retirement livelihoods will also ensure that retirees of the University of Nigeria and other workers in the country have sufficient resources (both material and non-material) to face retirement challenges and maintain their quality of life without jeopardizing their future prospects and quality of life.

The University of Nigeria is a federal government institution in the south-eastern part of Nigeria with four campuses, namely: Nsukka (University of Nigeria, Nsukka, UNN), Enugu (University of Nigeria, Enugu campus, UNEC), Ituku-Ozalla (University of Nigeria Teaching Hospital, UNTH) and Aba (University of Nigeria Aba campus, UNAC). In this study, only staff of the University of Nigeria, Nsukka were considered. The University of Nigeria Nsukka campus houses staff from 9 faculties which includes Agriculture, Arts, Biological sciences, Education, Engineering, Pharmaceutical sciences, Physical sciences, Social sciences, and Veterinary Medicine. The University of Nigeria, Nsukka has four staff associations, which are: the Academic Staff Union of Universities (ASUU), the Senior Staff of Nigeria Universities (SSANU), the staff National

Association of Academic Technologies (NATT) and the Non-Academic Staff Union of Universities (NASU). This study regarded NASU, NATT, and SSANU members in the university as non-academic staff, while only ASUU members were regarded as academic staff. Irrespective of the association a staff member belongs to in the universities, the staff have to retire from service after working for 35 years or after reaching the retirement age of 65 years for non-academic and 70 years for those that are professors. After working for so many years, both the academic and non-academic staff of the University of Nigeria, Nsukka, starts thinking about the packages that will be available after retirement.

Life after retirement is one of the largest obstacles faced by normal workers during their careers. Employees need to plan ahead for the emotional, mental, and financial challenges that come with retirement [15]. Given that retirement occurs at an advanced age, health is an important factor to consider. The majority of employees in the past who did not prepare ahead have often blamed their lack of foresight. As a result of the failings of public-sector pension systems, there has been a significant paradigm shift among employees over how to manage their life after retirement. According to IBTC Pension Manager [16], worldwide retirement planning is beset with several obstacles. For the University of Nigeria, Nsukka employees and other employees of universities in Nigeria who are particularly challenged by low levels of income, high costs of publishing papers, frequent conference attendance, low savings, and enormous family and social responsibilities, retirement planning can be more difficult. The size of the family, polygamy, publication costs, the additional responsibilities of the extended family, and inadequate access to medical care are a few of the social issues that hinder the effective retirement planning of the University of Nigeria, Nsukka staff and the staff of other universities in Nigeria. According to [15], Nigeria lacks a functional social security system that cares for the elderly, the young, the jobless, and, most disturbingly, the handicapped, which means that all of these demographics place an extra burden on the workers' resources. While the average life expectancy of Nigerians is very low, a significant proportion of the population lives into their 80s and 90s. With so many people surviving to these ages and the increasing intelligence of young individuals, the social system must include facilities for elderly care. In the absence of such systems, employees must also prepare for their old age [16]. It will be easier for employees to prepare for their old age by adopting supplementary livelihood strategies when in service.

Supplementary livelihood entails engaging in other activities outside official responsibility with the aim of raising extra income to one's official salary in order to meet one's direct needs [17]. Job satisfaction also determined whether a worker would embark on supplementary job or not. Those who are not satisfied would engage on supplementary jobs [18]. While in this study, retirement supplementary livelihood strategies address methods of earning a living or sustaining life and satisfying fundamental requirements (necessities) in the absence of paid work [19]. These also include socially sanctioned and lawful techniques of earning a livelihood, which have significant consequences for the quality of life in retirement [9]. Poverty and the supplementary livelihood approach are connected because supplementary livelihood is one of the safety nets for reducing poverty and resolving issues associated with aging [20].

Academics and people who work in developed countries have greatly talked on livelihoods because of how it affects people and how communities make a living [21]. [22] regards a supplementary livelihood strategy as the activities, assets, and resources that together determine an individual's or family's standard of living. [23] says

it's a means of subsistence consists of "the capacities, assets, (stores, resources, claims, and access), and activities necessary for survival". [24] claimed that retirees' supplemental livelihoods have a crucial impact on influencing their quality of life after retirement [24]. This implies that insufficient retirement income (often state pensions) may not be sufficient to support senior citizens' living circumstances, hence diminishing their quality of life. According to [25], the quantity and quality of retirees' supplemental sources of income depend on their socioeconomic position, gender, age, access to alternative resources, property ownership or assets, and retirement age. However, with better understanding and knowledge of retirement the discomfort and fear either real or imagined about retirement would have been addressed in workers for better livelihood.

From this perspective the best approach is educating workers on retirement as a means of ameliorating and informing them on its knowhow. Addressing 'fighting for economy space syndrome' that is tantamount to using one's office to selfish end at the detriment of the society. Retirement education becomes necessary because most retirees are older persons and as number of older persons is increasing so also the number of years spent in retirement will increase. This is to have multiplying effect on the economy, as more money will be needed to pay retirement benefits. Such include increase in tax and extension of retirement age all these will have negative effect on workers as they will have to pay more and work longer when not adequately informed or educated.

For the purpose of this study, retirement education falls under the ambit of adult education. Adult education generally refers to education for people that do not or have stopped attending school on regular basis. People in the society see adult education with different meaning. According to [26], as cited by [27], adult education refers to the entire body of organized educational processes, regardless of their content, level, and method, formal or otherwise, whether they prolong or replace initial education in schools, colleges, and universities, as well as apprenticeship, whereby people regarded as adults by the society to which they belong develop their abilities, enrich their knowledge, improve their technical or professional qualifications, and bridge the gap between education and employment. This meaning of adult education by [26] did not only give the definition of adult education but also explain in details all that adult education encompasses. Aside the meaning of adult education, they are also various theories related to adult education and retirement education (lifelong learning). Of all these theories, [28] can be one of the most implicative tools for understanding retirement education as adult education. References [29] identified two different frameworks (types) that may be used to classify transformational learning. Yang stated that the first transformational learning focuses on personal change and growth while the second believes that the individual and societal levels of transformation are interconnected. Both viewpoints employ distinct frameworks to comprehend the process and outcomes of critical reflection via transformational learning. But in real essence, both have important consequences for adult learners, adult educators, and the adult education industry. For retirees to view themselves as experiencing continual development in the context of retirement transition, it is important to use the first framework, which stresses the individual level of change. The second framework recognizes that retirees are significantly demographic in the society and focuses on the relationship between personal and societal development. Hence this second paradigm for understanding the retirement transition is important for adult educators for educating retirees about their ability to influence societal change through transformational learning after retirement.

This is remarkable because the goal of retirement education is to provide means of safety net of resources for

retirees with adequate income. Ensuring this, they live appreciable and satisfactory lives. This includes ability to participate in economy, social and political activities thereby preventing social exclusion and increasing propensity to participate in decision-making process in their community. Such will restore self-confidence that would make life more interesting and worth living.

The main thrust of retirement education relies on the need to adapt and adjust retirement program to changing economic and social condition. Evidence suggests that retirement education is among the most important factor for having fulfilled retirement years, and there is a growing body of literature that recognizes its importance [30].

Even though extensive research has been carried out on retirement education, there is a dearth of study that focused on retirement education for sustainable livelihood among staff of the University of Nigeria from adult education perspective. For this reason the study is undertaken to feel the gap.

The aim of the study was to ascertain retirement education for sustainable livelihood among staff of the University of Nigeria, Nsukka, Enugu State. Specifically, the study sought to:

- Determine the retirement packages available for University of Nigeria Staff after service years.
- Determine challenges facing retirees of the University of Nigeria after retirement.
- Determine the supplementary livelihood to be adopted by the University of Nigeria staff before retirement.

The following research questions guided the study

- What is the mean response rating of Academic and Non-academic staff of the University of Nigeria on the packages available for retirees after service years?
- What is the mean response rating of Academic and Non-academic staff of the University of Nigeria on the challenges facing retirees after service years?
- What is the mean response rating of Academic and Non-academic staff of the University of Nigeria on the supplementary livelihood strategy to be adopted before retirement?

The study was guided by the following hypotheses which were tested at 0.05 significant level.

H₀₁: There is no significant difference in the mean response rating of Academic and Non academic staff of the University of Nigeria on the packages available for retirees after years of service.

H₀₂: There is no significant difference in the mean response rating of Academic and Non academic staff of the University of Nigeria on the challenges facing retirees after years of service.

H₀₃: There is no significant difference in the mean response rating of Academic and Non academic staff of the University of Nigeria on the supplementary livelihood strategies to be adopted before retirement.

2.Methods

This study adopted a descriptive survey research design. Reference [31] see descriptive survey research design as a design that describes the characteristics or behaviour of a particular population in a systematic and accurate fashion. This design is appropriate for this study because it sought information from the respondents relative to their beliefs, feelings, and observations. The study was conducted at the University of Nigeria, Nsukka, Enugu State, Nigeria. Nsukka is in the eastern part of Nigeria and shares borders with Benue and Kogi states in the North-Central part of the country. The University of Nigeria is sited on 871 hectares (2,150 acres) of land in the rural environment of Nsukka. The population of the study entails all the academic and non-academic staff of the University of Nigeria. The sample size for the study was 284 staff, of which 133 academic staff and 153 non-academic staff from three faculties (Education, Social Sciences, and Arts). A simple random sampling technique was used to draw out three faculties from the nine faculties, and a convenient sampling technique was then used to administer the instrument to staff that were available to fill out the questionnaire.

The instrument used for the study was the Retirement Education Questionnaire (REQ) with three clusters: packages available for retirees (5 question items), challenges facing retirees (9 question items), and supplementary livelihood strategies before retirement (10 question items) making it twenty four (24) in all. The questionnaire was a four-Likert rating scale questionnaire of strongly agree (4), agree (3), disagree (2), and strongly disagree (1).

The instrument was validated by three experts from Adult Education, the Nigeria Pension Board, and Measurement and Evaluation, all in Enugu State. The experts validated the instrument based on clarity, suitability, and appropriateness to measure what it was meant to measure. While for reliability, a pilot study was carried out at among staff of the Nnamdi Azikiwe University, Awka, Anambra (UNIZIK) State, which was not in any way related to the main study. The study used UNIZIK for its pilot study because both schools' staff shares almost the same characteristics. Using Cronbach Alpha, a reliability result of 0.79 was obtained for cluster A, 0.82 for cluster B, and 0.78 for cluster C, which means that the three clusters are reliable. The mean for the three clusters was 0.80. The researchers collected data by administering the instrument to the respondents with the help of two research assistants who were tutored on the need of the study. All the questionnaires administered were collected on the spot, and this gave the study a 100% return rate. Also, a mean and standard deviation were used to answer the three research questions that guided the study, while a t-test was used to test the hypotheses at a 0.05 significance level. Any mean below 2.5 was considered disagreeable, while those of 2.5 and above were regarded as agreeable. Also, the study accepted any hypothesis less than 0.05, while those greater than 0.05 were rejected.

3. Results

1.3. Research Question One

What is the mean response rating of academic and non-academic staff of the University of Nigeria on the packages available for retirees after service years?

Mean and Standard Deviation Rating Scores of Academic and Non-academic Staff of the University of Nigeria on the Packages Available for Retirees after Service Years.

N = 284

Table 1

S/N	Items	Respondents	N	Mean	SD	Decision
1	Constant payment of pension allowance.	Academic	133	1.92	.48	Disagree
		Non-Academic	151	2.03	.23	Disagree
2	Easy process of gratuity.	Academic	133	1.43	.50	Disagree
		Non-Academic	151	1.32	.48	Disagree
3	Provision of health insurance scheme after retirement.	Academic	133	1.67	.47	Disagree
		Non-Academic	151	1.84	.37	Disagree
4	Extension of service after retirement by means of contract.	Academic	133	1.42	.51	Disagree
		Non-Academic	151	1.34	.47	Disagree
5	Availability of recreational facilities after retirement.	Academic	133	1.54	.66	Disagree
		Non-Academic	151	1.54	.75	Disagree
Grand Mean and Standard Deviation		Academic	133	1.60	.52	Disagree
		Non-Academic	151	1.61	.46	Disagree

In Table 1, the results shows that both the academic staff and the non-academic staff responses to all the 5 items were rated below the acceptable mean scores of 2.50 in disagreement with the statement. The grand mean and standard deviation of the academic staff were 1.60 and 0.52 while that of the non-academic staff were 1.61 and .46, showing both respondents negative reactions on the packages available for retirees after service years.

H₀₁: There is no significant difference in the mean response ratings of academic and non academic staff of the University of Nigeria on the packages available for retirees after service years.

T-test Comparison of no Significant Difference between the Mean Ratings of Academic and Non-Academic Staff of the University of Nigeria on the Packages Available for Retirees after Service Years

Table 2

Staff	N	Mean	Std. Deviation	df	t	Sig	Decision
Academic	133	1.60	.52	282	-.763	.072	NS
Non-Academic	151	1.61	.46				

Table 2 reveals that there is no significant difference in the mean response ratings of academic and non-academic staff of the University of Nigeria on the packages available for retirees after service years $t(282) = -.763, p = 0.072$. This implies that the null hypothesis formulated was accepted since the associated probability value of 0.072 was greater than the 0.05 significant level.

2.3. Research Question Two

What is the mean response rating of academic and non-academic staff of the University of Nigeria on the challenges facing retirees after service years?

3.3. Mean and Standard Deviation Rating Scores of Academic and Non-academic Staff of the University of Nigeria on the Challenges Facing Retirees after Service Years.

$N = 284$

Table 3

S/N	Items	Respondents	N	Mean	SD	Decision
6	Sudden death due to lack of access to good medical treatment.	Academic	133	3.29	.54	Agree
		Non-Academic	151	3.35	.54	Agree
7	Short of cash in hand and at bank.	Academic	133	3.41	.54	Agree
		Non-Academic	151	3.32	.54	Agree
8	Problems associated with physical disability and aging.	Academic	133	3.20	.74	Agree
		Non-Academic	151	3.15	.75	Agree
9	Anxiety about residential home.	Academic	133	3.05	.77	Agree
		Non-Academic	151	2.97	.78	Agree
10	High corruption level at the pension board.	Academic	133	3.20	.60	Agree
		Non-Academic	151	3.15	.66	Agree
11	Domestic violence due to lack of money.	Academic	133	3.02	.65	Agree
		Non-Academic	151	3.03	.65	Agree
12	Discrimination by the society.	Academic	133	3.15	.63	Agree
		Non-Academic	151	3.17	.62	Agree
13	Bureaucratic delay in assessing gratuity.	Academic	133	3.38	.61	Agree
		Non-Academic	151	3.34	.67	Agree
14	Continuous expenditure on family.	Academic	133	3.20	.74	Agree
		Non-Academic	151	3.23	.80	Agree
Grand Mean and Standard Deviation		Academic	133	3.21	.65	Agree
		Non-Academic	151	3.19	.67	Agree

In Table 3, the results shows that both the academic staff and the non-academic staff responses to all the 9 items were rated above the acceptable mean scores of 2.50 in agreement with the statement. The grand mean and standard deviation of the academic staff were 3.21 and 0.65 while that of the non-academic staff were 3.19 and .67, showing both respondents positive reactions on challenges facing retirees after service years.

H₀₂: There is no significant difference in the mean response ratings of academic and non academic staff of the University of Nigeria on the challenges facing retirees after service years.

4.3. T-test Comparison of no Significant Difference between the Mean Ratings of Academic and Non-Academic Staff of the University of Nigeria on the Challenges Facing Retirees after Service Years

Table 4

Staff	N	Mean	Std. Deviation	df	t	Sig	Decision
Academic	133	3.21	.65	282	.940	.348	NS
Non-Academic	151	3.19	.67				

Table 4 reveals that there is no significant difference in the mean response ratings of academic and non-academic staff of the University of Nigeria on the challenges facing retirees after service years $t(282) = .940, p = 0.348$. This implies that the null hypothesis formulated was accepted since the associated probability value of

0.348 was greater than the 0.05 significant level.

5.3. Research Question Three

What is the mean response rating of academic and non-academic staff of the University of Nigeria on the supplementary livelihood strategies to be adopted before retirement?

6.3. Mean and Standard Deviation Rating Scores of Academic and Non-academic Staff of the University of Nigeria on the Supplementary Livelihood Strategies to be Adopted before Retirement.

$N = 284$

Table 5

<i>S/N</i>	<i>Items</i>	<i>Respondents</i>	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>Decision</i>
15	Establishment of private school.	Academic	133	3.27	.70	Agree
		Non-Academic	151	3.23	.64	Agree
16	Teaching in private school on part-time base.	Academic	133	3.44	.68	Agree
		Non-Academic	151	3.33	.74	Agree
17	Engaging in part-time ministerial work.	Academic	133	3.32	.76	Agree
		Non-Academic	151	3.48	.67	Agree
18	Running taxi/motorcycle after work.	Academic	133	3.52	.60	Agree
		Non-Academic	151	3.48	.61	Agree
19	Charging fellow staff for extra work done.	Academic	133	3.47	.54	Agree
		Non-Academic	151	3.46	.50	Agree
20	Running consultancy services.	Academic	133	3.23	.67	Agree
		Non-Academic	151	3.26	.65	Agree
21	Operating business/shops on/off campus.	Academic	133	3.06	.60	Agree
		Non-Academic	151	3.01	.67	Agree
22	Setting up WAEC and JAMB tutorial centers.	Academic	133	3.47	.54	Agree
		Non-Academic	151	3.50	.50	Agree
23	Building of house for rent.	Academic	133	3.56	.50	Agree
		Non-Academic	151	3.59	.49	Agree
24	Investment into agro business.	Academic	133	3.45	.62	Agree
		Non-Academic	151	3.48	.64	Agree
Grand Mean and Standard Deviation		Academic	133	3.38	.62	Agree
		Non-Academic	151	3.39	.61	Agree

In Table 5, the results shows that both the academic staff and the non-academic staff responses to all the 10 items were rated above the acceptable mean scores of 2.50 in agreement with the statement. The grand mean and standard deviation of the academic staff were 3.38 and 0.62 while that of the non-academic staff were 3.39 and .61, showing both respondents positive reactions on supplementary livelihood strategies to be adopted before retirement.

H₀₃: There is no significant difference in the mean response ratings of academic and non academic staff of the University of Nigeria on the supplementary livelihood strategies to be adopted before retirement.

7.3. T-test Comparison of no Significant Difference between the Mean Ratings of Academic and Non-Academic Staff of the University of Nigeria on the Supplementary Livelihood Strategies to be Adopted before Retirement

Table 6

<i>Staff</i>	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>df</i>	<i>t</i>	<i>Sig</i>	<i>Decision</i>
Academic	133	3.38	.62	282	-.253	.644	NS
Non-Academic	151	3.39	.61				

Table 6 reveals that there is no significant difference in the mean response ratings of academic and non-academic staff of the University of Nigeria on the supplementary livelihood strategies to be adopted before retirement $t(282) = -.253, p = 0.644$. This implies that the null hypothesis formulated was accepted since the associated probability value of 0.644 was greater than the 0.05 significant level.

4. Discussion of Findings

The result of the findings revealed that both academic and non-academic staff of the University of Nigeria disagree that retirement packages available flow easily after retirement. Both the academic and non-academic staff disagreed that constant payment of pension allowance, easy process of gratuity, provision of health insurance scheme after retirement, extension of service after retirement by means of contract, and availability of creational facilities after retirement are not available for retirees after the end of service years. The staff disagreement might be due to failure from the government to make all these easily available for retirees. And since they are not available, retirees have to plan their alternative means of supplementary livelihood when in service. This is in line with the finding of [12] who find out that retirees' livelihoods consist of socially sanctioned ways of meeting their fundamental requirements and sustaining their living circumstances in retirement. In other words, it is a very difficult situation being a retiree (within the study scope) without proper enlightenment to achieve better livelihood. The result of the findings revealed that both the academic and non-academic staff of the University of Nigeria agreed to the challenges facing retiree after service years. Both academic and non-academic staff agreed that anxiety about residential home, discrimination by the society, continuous spending on family and others are the challenges facing retirees after the end service years. Since both academic and non academic staff of the University of Nigeria agreed to the identified challenges facing retirees, it is then important to think of supplementary livelihood strategies when in service so as to avoid those challenges after service years. This study is in line with the finding of [15] who stated that employees need to plan ahead for the emotional, mental, and financial challenges that come with retirement. Therefore, there should be a conscious effort to acquire retirement education so as to overcome the aforementioned challenges. The result of the findings revealed that both academic and non-academic staff of the University of Nigeria agreed to the supplementary livelihood strategies to be adopted before retirement. Both the academic and non-academic staff agreed establishment of private school, teaching in private school on part-time bases, engaging in part-time ministerial work, charging fellow staff for ex-work done and others are the supplementary livelihood staff can adopted before retirement. Adopting these strategies could safe staff from retirement challenges. This is in line with the finding of [20] who find out that supplementary livelihood is one of the safety nets for reducing poverty and resolving issues associated with ageing.

5. Conclusion

The means of living of retirees after years of service is of important to both workers and the society at large. Retirees' poor standard of living after retirement could be as a result of lack of supplementary livelihood strategies while in service. Since, both academic and non-academic staff of the University of Nigeria believed that those packages after retirement are not really available for retirees. This is undeniably true because retirees do face a lot of challenges as there is urgent need to plan and adopt other means of supplementary livelihood before retirement. In addition, it is highly essential to do so if retirees want to avoid the problems that are associated with retirement as he/she needs to plan ahead of time.

6. Recommendations

Based on the findings of the study, the following recommendations were made:

1. Government should look into the condition of service of academic and non-academic retirees by way of equipping them with skills that will sustain them during retirement
2. University management should organize seminars and workshops on retirement education for prospective retirees to gain more knowledge that will sustain retirement livelihood or satisfaction.
3. There should be an upward review of pension and gratuity of university staff retirees by the government to enable them cope better during retirement.
4. Retirees should also be encouraged to acquire financial literacy skill as a coping strategy that will in turn help to support their successful management of resources and businesses in their retirement life.
5. Considering the past pension scheme's failure, government should allow for joint committee of government and workers to fashion out and agree on pension fund administrators and the accredited financial institution(s) that will manage their pension. This proposition will guarantee a sense of security and assurance for the intending pensioners in respect of their gratuity and pension after retirement.
6. Civil servants must also be encouraged to engage in entrepreneur activities so as to gainfully exploit the benefit attached while in active service so they may gain knowledge and expertise on running businesses.
7. Disciplinary measures should also be put in place to discourage fraudulent practices. Those involve in such act should be brought to book.

7. Recommendations

The following recommendations were made:

1. Since the majority of university retirees identified that those packages after retirement such as pension,

easy process of gratuity and others, retirees should plan their means of livelihood before retirement.

2. Government should introduce a soft means of processing retirees' gratuity and constant payment of pension.
3. All employees should be advice by their employers on how to earn a living after retirement.

8. Constraints/Limitations of the Study

1. The study utilized assistants for questionnaire administration. It could be assumed that despite briefing by the researcher, the assistants might have unequal attributes of affective functioning and some individual differences that might have introduce little errors in the study an in the results.
2. For a study like this that sought to get the opinion from both academic and non-academic staff concerning their retirement livelihood, chances are that accurate responses may not have come from all the respondents, using questionnaire.

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