THE PLIGHTS AND DILEMMAS FACED BY RETIREES: A STUDY OF YAURI LOCAL GOVERNMENT AREA IN KEBBI STATE

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Dilemmas, Plights, Retirees, Retirement, Civil Service Reform

Abstract

Research Problem: *Retirement, ideally, is supposed to mark a period of leisure and reward for years after civil service. However, for many retirees, especially in developing nations like Nigeria, it often becomes a phase marked by uncertainty, financial instability, chronic diseases, loss of identity, absence of relatives around them, and emotional stress.*

Method/theory: *The paper is qualitative phenomenological research with a sample size of five (5) participants selected from two areas of the study: Yelwa Central and Illela East. Key Informant Interview (KII) as adopted to collect data for the study. Nyanguru's theory was the study's main theoretical guide.*

Results: *The findings of the study revealed that retirees face numerous challenges, both health-related and financial issues, and in Nigeria, this dilemma is widespread, as retirement is often a struggle, not a period of leisure for retirees especially for the lower cadre. This situation contributes to serious health-related problems such as depression, hypertension, anxiety, loss of memory, and constant worry.*

Conclusion: *The study concluded that retired individuals find it difficult to feed their families due to challenges related to their pension and gratuity, among others.*

Key Contribution to Knowledge: *This study has contributed to the existing knowledge in the fields of medical sociology, geriatrics, gerontology, and social policy, as it has obtained the lived experiences of retired civil servants and their predicaments.*

Recommendations: *The study recommends that the governments at the Local, State, and Federal sector levels should establish a ministry*

owned by retirees, where they can be retained to train newly recruited staff on how to handle their workplace responsibilities.

Introduction

Life is composed of many stages, and retirement is one of those. Retirement is a transition from a paid profession to other life ventures (Musila et al., 2019). Bordia et al. (2020) state that retirement transition has become a prolonged process of adaptation, including changes in role identity. It is an important stage which is often described as the phase of life when one chooses to permanently leave the labour force behind (Kagan, 2021). As Chaluvadi (2022) boldly states, no one can work forever. After years of working, instead of feeling that you are now free to do whatever you want, Robinson & Smith (2022) cite that regrettably, retirees feel bored, worthless and isolated. The authors further discussed that retirees may suddenly feel sad because of the loss of their old life, the friendship that was shared with their co-workers and sometimes feel stressed about how they are going to fill the days. There is the added idea from Cussen (2021) that retirement isn't a permanent vacation after all, because retirement can somehow bring loneliness, dullness, feelings of uselessness and discouragement. Instead of enjoying the luxury of time that retirement has given them, retirement years somehow challenge them.

Retirement challenges are presented in many forms, ranging from physical to financial and even psychological (Musila et al., 2019). Physically, people of old age usually have greater healthcare needs and may need to have constant treatment for different health-related issues (Hawkins, 2021). That being said, Shoemake (2020) reported that your retirement savings may need to last for multiple decades before you run out of money.

That is why O'Brien (2019) suggested that before you retire, you should have a better understanding of your financial standing, as it will help you discern how much to put toward retirement regularly. Ageing is the process of growing old. It involves physical, mental, and social changes (Edens, 2023). As a retired educator facing a new stage in life, you will also face a lot of changes that will challenge you, from a morning routine down to personal and work aspects (Razzetti, 2018).

On that note, Kagan (2021) acknowledges the fact that it is a must for every professional to not just think of retiring but also to think of a functional method towards retirement, for retirement can also project fear. Fear of retirement is inevitable (Buffet, 2021). The author further argued that for many people, it trumps even the fear of death or illness, and even anxieties driven by uncertainty. According to Fritscher (2020), fear is a natural, powerful, and primitive human emotion. Retirees create life beyond the classroom, and Chaluvadi (2022) claimed that creating a retirement plan is a must, for it will lead to a peaceful and stress-free life. Retirees are advised to think of retirement as a great reminder of the fact that we all go through the stage of ageing, with fears about death, sickness, and disability arising (Huetter, 2020).

In a study conducted by Morin (2021), it is interesting to ponder that fears and challenges brought about by retirement should not stop you from functioning. Rather, it should be your driving force towards achieving greater heights and dreaming a new dream. While Diamond (2019) affirms that retirement is not a full stop to life and doesn't have to be an ending. The author further discussed that retirement can also be a time to achieve personal growth and master

self-actualisation, a new engagement with life and rediscovered dreams. As Skrobonja (2021) described, retirement is a transition, not the destination; it is the gateway to what is next and an avenue to reinvent yourself and enjoy the second half of your life with purpose.

Hence, this study aimed to give importance to our retirees who paved the way for us. The purpose of this research is to provide a wide array of perspectives towards retirement. As our participants unveil their real-life experiences, including their struggles and how they were able to cope with them, and insights that play a significant part in the future of our retirees. Readers will have a glimpse of how life is beyond the classroom setting. Given the fact that on a global scale, more than 800 Americans were surveyed by ZETY and asked about the most frightening aspect of retirement, 87% say having a lack of income in retirement scares them (Buffet, 2021). It is not a shocking result given the fact that in September 2020, the Employee Benefit Research Institute (EBRI) conducted an online survey among 2,000 individuals aged 62-75 and asked about their spending habits and their situation at and during retirement.

It turns out that nearly half, or 46% reported having saved less than what they needed in retirement (Lucas, 2021). Aside from the financial challenges, it is important to take note that in the same survey conducted by ZETY, 71% said that not keeping mentally active frightens them, and 64% agree that not keeping physically active gives them fear (Buffet, 2021).

Therefore, in summary, the purpose of this research is to understand the Plights and dilemmas faced by retirees using the Yauri Local Government as the study area.

Research Problem

Retirement, ideally, is supposed to mark a period of leisure and reward for years after civil service. However, for many retirees, especially in developing nations like Nigeria, it often becomes a phase marked by uncertainty, financial instability, chronic diseases, loss of identity, absence of relatives around them, and emotional stress. The transition from active service to retirement brings about numerous challenges, including delayed pension payments, lack of access to affordable healthcare, poor living conditions, social neglect and other basic needs. These problems not only affect the quality of life of retirees but also undermine the dignity of labour, causing the younger generation to develop a phobia of serving the nation. This is why some civil servants are eager to occupy positions where funds are available to embezzle, to secure something for themselves when they retire, to sustain them for the rest of their lives.

Despite the critical nature of these issues, there appears to be limited research attention and policy action targeted at addressing the specific needs of retirees. As a result, many former civil servants and workers continue to face untold hardship and live in a dilemma, uncertain about their future, dependent on relatives, and often marginalised in the national planning and welfare system. The study explores another concern where retirees are unwilling to serve their motherland due to the uncertainty and delays in receiving their pension and retirement benefits. They also face numerous chronic illnesses, and their situation is further worsened by these challenges. In Nigeria, this dilemma is common, as retirement is often a struggle, not a period of leisure for retirees.

Previous studies have largely examined the health challenges, financial difficulties, and living conditions of retirees across the local, state, federal, and private sectors. However,

limited attention has been given to the immediate post-retirement experiences, particularly the sudden social, psychological, and economic problems retirees encounter. This gap necessitates further research to provide an in-depth investigation into the plights and dilemmas retirees face during the critical transition period of retirement. Therefore, this study seeks to explore these overlooked dimensions of difficulties to provide deeper insights into the realities of retirees' post-retirement life.

Conceptual Explication

Retirement: In the view of Garner (2022) cited in Akpan (2020), retirement refers to "the termination of one's own employment or career, especially when one reaches a certain age or for health reasons". Therefore, the causes of retirement or detachment may be due to poor health condition, old age, apathy, pressure or for public interest. Furthermore, many people elect to retire when eligible for pension payments. After retirement, on the other hand, thrives in an environment that is both well-managed and well-coordinated inside and outside of the workplace. Akpan (2020) posits that "the attainment of the desired goal in retirement is enhanced through efficient and effective planning, continuous and sustained education and acquisition of post-retirement skills". In the context of this study, retirement refers to the partial or complete disengagement from work or social life. In other words, retirement is the stage in life when a person permanently leaves the workforce or stops working full-time, usually due to age or after completing a required number of years in service. It often marks the end of one's professional or active working life.

Types of Plights and Dilemmas Do Retirees Face

Physical Disabilities and Ageing: According to researchers such as Ali (2021) and Okolie (2021), certain challenges are related to old age, notably for employees who may not have planned for their retirement. These issues include intellectual, physical, behavioural, emotional, and spiritual origins related to their feelings about retirement. i) Cognitive Issues: Confusion, difficulty solving problems, analytical paralysis, tunnel vision, inability to make decisions, and other symptoms. ii) Physical Issues: Examples of physical issues include a lack of energy, anxious appearance, stiff posture, and hyperactivity. iii) Behavioural Issues: Ignoring others' sentiments, retreating socially, abruptly altering management style, and being careless are all examples of behavioural issues. iv) Emotional Problems: Low spirits, inability to respond to encouragement, and a loss of achievement-oriented motivation. v) Psychological Issues: Initial shock and fury, low morale, low self-esteem, low confidence, stress, boredom, indifference, anxiety, and a general sense of unhappiness.

According to Okolie (2021), the intensity and impact of these issues on retirees are dependent on their proximity to retirement. As the retirement date approaches, the retirees' issues become more intense. He says that the worst part about retiring and/or growing old is not being sick but experiencing demeaning stares from people. The non-looks old and acts convey that the elderly and retired are unsightly, worthless, worn-out, and out of the way. These displays of contempt result from widely held preconceptions about the elderly, including retirees.

According to Ali (2021), this group of people is considered unfortunate since they are poor, secluded, neglected, unwell, senile, and depressed. Similarly, Akpan (2020) discovered that older people often exhibit very obvious characteristics that set them apart from the general population. These characteristics include: i) Having aged bodies. ii) Being

relatively powerless. iii) Their behaviour and traits are stereotyped and regularly depreciated and devalued by the dominant groups. iv) Most importantly, the retired and elderly are frequently singled out for differential and unfair treatment because of their age. Only a portion of the ideas is based on actuality. However, for the most part, these preconceptions are generalisations that do not apply to the bulk of Nigeria's elderly and retired people.

Reduction in income: Retirees' income is drastically reduced when they retire. The delay in the distribution of retirement benefits such as pensions and gratuities may exacerbate this drop in income (Okolie 2021). Indeed, in Nigeria, particularly in the public sector, it is general knowledge that pension payments to retirees are not adequately coordinated. There have been numerous reports of retirees passing away while waiting to receive their pension benefits. It's also very uncommon to see retirees return to their former workplaces (especially a day or two after salary payment) to beg money from their former co-workers. This uncomfortable scenario may have arisen due to a delay in receiving their retirement benefits, as a result of insufficient pre-retirement planning, or as a result of both circumstances. As a result, some retirees engage in bad behaviours as defence strategies. For example, drinking, smoking, gambling, and so on, possibly to compensate for their demeaning lifestyle (Abdullahi & Jummai, 2020).

Domestic violence: Another issue that retirees face is domestic violence. Domestic violence in this context refers to one partner's power over the other in a dating, marriage, or live-in relationship. Physical, sexual, emotional, and financial abuse, threats and isolation are all used to maintain power. Retirees encounter numerous challenges when it comes to ending abuse in their lives. Psychological and economic captivity, physical isolation, lack of social support, religious and cultural norms, fear of societal judgment, threats, and intimidation over custody or separation. As a result, pensioners are susceptible to domestic abuse inside their own families (Fiiwe, 2020).

The Living Conditions and Experiences of Retirees after Retirement

Retiring from active service is a real-life changing phase or transition where the individual is now left to be on his/her own, enjoying the dividends of services rendered to his or her state or nation with enough funds through regular pension payment and gratuity. Pension, as an aspect of the social security program of most states, is designed to provide a means of sustainability for retirees. Its primary objective is to provide an income after retirement to enable the retiree to retain the standard of life enjoyed while in employment (Atom, 2021).

Before European colonialism in Africa, the extended family system (relatives, friends and offspring) had been socially supportive to the well-being of older people, and was responsible for the large family size during the period (Kennedy, 2020). It was believed that the more children one has, the more secure he or she tends to be older (Yakubu, 2019). However, in the late 19th century, Otto von Bismarck, the former German Chancellor, initiated a pension plan for workers in the formal sector globally, which did not immediately favour the African states and other developing countries where many people rely more on informal arrangements and their resources (Thovoethin & Ewalefoh, 2018).

Many countries in Africa were, however, strongly influenced by the nature of colonial heritage, which accounted for differences in the pension system introduced in Anglophone Africa and that of Francophone Africa (Yakubu, 2019). The African Union (AU) on 'Human and Peoples' Rights' also approved the need for a

pension as one of the policies to ensure that older persons who retire from their employment are provided with adequate income, which also formed part of the social protection mechanism (AU, 2024). In other words, pension payment was instituted to ensure that no retiree remains below the poverty line. In Nigeria, the development of the pension system could be traced back to the British colonial Administration with the pension ordinance of 1951, with retroactive effect from 1946 and which later became the 1979 Pension Decrees 102 and 103 and amended under the Pension Act of 1990 and 1991, respectively (Ahmadu, 2021).

However, the situation of older persons in most parts of the world in the contemporary period seems to be very dire, which makes one see it as a conspiracy on the part of people piloting the affairs of government at both state and national levels, targeted at punishing retirees by withholding their entitlements. Erber (2020) noted that between 1992 and 1999, the poverty rate among American senior citizens was slightly more than double the poverty rate of the other segment of the population. Since poverty remains a major challenge in most societies across the globe, the majority of the older persons who have retired from the economically productive phase cannot be socially or economically secured (Oladeji, 2019). Animasahun & Chaoman (2017) also noted that older persons after their retirement from formal employment become vulnerable to economic hardship following their dwindling financial resources and geometric rise in medical expenses. It is therefore likely that during the working lives of these retirees, they had too little income to save, and thus they find themselves liable to poverty during retirement.

According to Singh (2025), retirees who earn high incomes are more likely to maintain a good standard of living during retirement, because these resources help provide better quality food and create opportunities to attend to other demands. In a study carried out in the United States to examine the role of income in tackling socio-economic challenges and well-being during retirement. Panis (2023) reported that income from pensions increases retirement well-being and reduces the number of depressive symptoms. In Nigeria, the situation is not different from what is obtainable in other countries. According to Afolabi (2022), many retirees in Nigeria are experiencing abject poverty, receiving only N4,000- N10,000 ($5-$13) monthly, which is unpaid or partly paid, thereby making it difficult for senior citizens to sustain their livelihood. The author noted that in most cases, the children who are expected to take care of the retirees are unemployed and, on the contrary, still rely on the ageing parents who are no longer working for their upkeep.

Essy (2022) posited that older people and retirees are particularly disadvantaged due to a lack of income for their everyday social and economic needs. This implies that the cessation of work resulting from retirement may lead to financial insecurity and a low standard of living. Many retirees in Nigeria have died out of shock, heart attack and stress on regular calls for audit/physical verification of pensioners and other socio-economic hardship subjected to retirees just to be eligible to access their pension (Nwoji, 2023).

The Possible Solutions to Address the Plights and Dilemmas of Retirees

The study identified pension as a possible solution to address the plights and dilemmas faced by retirees after retirement. Pension is a suitable measure; the government should restructure the pension system and allocate sufficient funds to ensure retirees receive their benefits on time.

By doing so, it will relieve the pain retirees face and help the government reduce the money spent on providing medication for individuals

suffering from chronic diseases caused by the delay in receiving their retirement benefits. The study further articulates a proper approach to improving the lives of retirees by proposing the establishment of a ministry owned by retirees, where they can be retained to train newly recruited staff on how to handle their workplace responsibilities.

It has been observed that the literature review above focused largely on the challenges faced by older people, particularly those at the local levels. However, it does not extend the discussions by capturing the dimensions of challenges experienced by retirees who worked not in the context of Nigeria as the study area. The gaps identified in the existing literature have been filled by this study in Yauri because it has examined how people spent significant parts of their life working in the formal sector and retired after 35 years in service or reached the mandatory retirement age, end up with a monthly stipend that cannot cater for their feeding, let alone other needs. The majority of the literature reviewed dwelt on pension schemes and their shortcomings without paying attention to how these retirees, particularly Local Government employees and lower cadre civil servants, survive after retirement.

Methods/Theory

The study adopted the Nyanguru theory of ageing, which was derived from the African Ubuntu perspective, to guide the research. The theory emphasises the challenges and uncertainties faced by retirees after their retirement period. Many of the retirees live in extreme poverty due to the non-payment of their retirement benefits and suffer a loss of identity within their communities.

According to Nyanguru (2025), the lack of access to a decent quality of life makes retirement miserable for many individuals. Those who have served the nation for thirty years often struggle to feed their families, let alone meet their basic needs. These needs include adequate housing, nutritious food, access to healthcare, clean drinking water, and other essentials, which are entitled to. Unfortunately, many retirees find it difficult to afford these necessities. In addition, the theory suggests that the issue of retirement period or age in employment should be abrogated to allow older adult to stay in their job as long as they can, to help them take care of their basic needs from the earnings. This is a long-term process for Nigerian leaders to enact a law on that.

Methodology

This study, conducted between April and June 2025, adopted qualitative phenomenological research techniques of data collection and analysis. The primary data were collected through Key Informant Interview (KII). The participants were sampled through purposive sampling based on the selection criteria (retiree, aged and resident of Yauri). These areas (Yelwa Central and Illela East) were chosen because they have the highest number of retired civil servants. The participants included both male and female retirees aged 60 and above, who had worked in the Local, State, Federal and Private sectors. The interviews were transcribed, presented and analysed using a thematic style of presenting qualitative data.

Results

Below is the data presentation and analysis.

Key Informant Interview from the Stakeholders, who worked in the public sector

Stakeholder institution	Number of personnel	Officer's Portfolio
Teacher	2	Director
Security personnel	1	Police
Paramilitary	2	Custom/NDLEA

Working for the Government is a Good Opportunity for Graduate Students who are Eager to serve in the Public Sector

Based on the theme one, A Key Informant Interview conducted with a teacher on 7th June, 2025, revealed that:

> As a retired civil servant, I would advise any graduate not to work as a civil servant for certain reasons. Working in the civil service feels like a form of persecution because it does not allow you to engage in other activities to supplement your income, and the salary alone is not sufficient to meet your needs. However, if I understand that the applicant is desperate to work, I would advise him on alternative options that can help him remain financially stable without borrowing money (KII, with Director Primary Education Board, P.1, 2025).

Types of Plights and Dilemmas Do Retirees Face

Based on theme two, an official of the retirees' teacher in Yauri who was interviewed on 8th June, 2025, reveals that:

> Retirees are facing numerous challenges, both health-related and financial issues. The pension I receive is not enough to support myself, my family, and my relatives. This situation contributes to serious health problems such as depression, hypertension, anxiety, and constant worry. I retired as a secondary school teacher with a gratuity of Nine Million Naira, yet my monthly pension is only Fifty Thousand Naira. How can a family man survive on Fifty Thousand Naira per month under these circumstances? The answer is clearly no (KII, with Principal P.2, 2025).

The Living Conditions and Experiences of Retirees after Retirement

Based on theme three, during a Key Informant Interview session with security personnel in Yauri on 9th June, 2025. He stated that:

> Our lives are very difficult after retirement. During our years in the service, many of us treated our friends and relatives harshly, without showing them any favour or support. Now that we are retired, we find ourselves isolated, hiding from those same friends and relatives. We live with regret because people no longer want to interact with us for this

reason (KII, with police officer P.3, 2025).

What kind of Advice Would You Give to Serving Civil Servants Regarding the Delay in Pension Payments?

Based on theme four, the key informant interview held with paramilitary residing in Illela East in Yauri on 11th June, 2025, revealed that:

> My advice to civil servants is not to wait until retirement. Once you have completed about twenty years in service, write a resignation letter, collect your benefits, and invest in a business. This will give you a better chance to build something for yourself rather than depending solely on a pension. The delay in pension payments puts the lives of retirees in miserable conditions (KII, with NDLEA officer, P.4, 2025).

Possible Solutions to Address the Plights and Dilemmas of Retirees

Based on theme five, a key Informant Interview conducted with the security personnel in Yauri, interviewed on 15th June, 2025, revealed that:

> The solution to addressing such plights and dilemmas includes creating public awareness for retirees of the civil service, encouraging engagement in business ventures, and ensuring proper retirement planning. In addition, if the three tiers of government and pensions companies pay retirees their retirement benefits on time, it would help them cope better and prevent them from falling into trauma (KII, with a custom officer, P.5, 2025).

Discussion of the Major Findings

The study revealed that, according to Essy (2022), older people and retirees are particularly disadvantaged due to a lack of income for their everyday social and economic needs. This implies that the cessation of work resulting from retirement may lead to financial insecurity and a low standard of living. Many retirees in Nigeria have died out of shock, heart attack and stress on regular calls for audit/physical verification of pensioners and other socio-economic hardship subjected to retirees just to be eligible to access their pension (Nwoji, 2023).

Retirees are facing numerous challenges, both health-related and financial issues. The pension I receive is not enough to support myself, my family, and my relatives. This situation contributes to serious health problems such as depression, hypertension, anxiety, and constant worry. I retired as a secondary school teacher with a gratuity of Nine Million Naira, yet my monthly pension is only Fifty Thousand Naira. How can a family man survive on Fifty Thousand Naira per month under these circumstances? The answer is clearly no. Similar to a study carried out according to Afolabi (2022), many retirees in Nigeria are experiencing abject poverty, receiving only N4,000- N10,000 ($5-$13) monthly, which is unpaid or partly paid, thereby making it difficult for senior citizens to sustain their livelihood. The author noted that in most cases, the children who are expected to take care of the retirees are unemployed and, on the contrary, still rely on the ageing parents who are no longer working for their upkeep.

Based on the review literature of Singh (2025), it was found that retirees who earn high income are more likely to maintain a good standard of living during retirement, because these resources help with better quality food and create opportunities to attend to other demands. In a study carried out in the United States to examine the role of income in tackling socio-economic challenges and well-being during retirement. Unlike those who retire from the local government as junior cadres with little entitlement, they tend to suffer after retirement.

Conclusion

The study concluded that retirees in Nigeria face numerous challenges after their retirement. In Nigeria, retirement is a new lifestyle for retirees, not a time of leisure. This contributes significantly to why many civil servants are eager to cling to power and steal public funds. This is because power allows them to do whatever they decide, either to use it to bring meaningful development to the people or to steal, which can help them after retirement to live off the money for the rest of their lives. The study further concluded that many face certain dilemmas, including the issue of acute and chronic diseases. This often leads to delayed treatment, and retirees may suffer from severe illnesses. The delay in pension payments puts the lives of retirees in miserable conditions. In addition, if the three tiers of government and pensions companies pay retirees their retirement benefits on time, it would help them cope better and prevent them from falling into trauma.

Key Contribution to Knowledge

This study has contributed to the existing knowledge in the fields of medical sociology, geriatrics, gerontology, and social policy, as it has obtained the lived experiences of retired civil servants and their predicaments. It has brought to the fore the flawed pension scheme in Nigeria and non-functioning policies for the elderly in all social institutions. The findings pointed out that if those who are receiving a monthly pension are living in a deplorable and miserable condition, the condition of the elderly people who did not work in the formal sector is worse. Additionally, the study contributes to key knowledge by advising younger civil servants to seek alternative sources of income, enabling them to achieve financial stability and avoid difficulties after retirement.

Recommendations

1. The governments at the Local, State, Federal and Private sector levels should establish a ministry for the retirees, where they can be retained to train newly recruited staff on how to handle their workplace responsibilities.
2. The civil servants at all levels should try to engage themselves in any business that can generate additional income, so they will not have to rely solely on their salaries. This way, their salaries can serve as savings.
3. The young generation should not place too much emphasis on going to school only to obtain a certificate and then return to work for the government. A salary is not something civil servants can rely on, as it will not be enough for them, let alone to assist their relatives.
4. The issue of retirement period or age in employment should be abrogated to allow older adult to stay in their job as long as they can, to help them take care of their basic needs from the earnings.
5. The government should restructure the pension system and allocate sufficient funds to ensure retirees receive their benefits on time.

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