

Retirement and Health Challenges among Retirees in Jos North and Mangu Local Government Area of Plateau State, 2010-2016

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Abstract

Retirement is the act of ending participation in the workforce of an organization due to old age or stipulated conditions of service. Its application and practices is relative and dynamic. It also varies among organizations and countries. This study attempted to look into retirement and the increasing challenges of ill-health conditions among retirees in Jos North Mangu Local Government Area of Plateau State. The central objective of the study is to examine the influences of retirement on the ill health conditions among retired employees. The area of coverage is Jos North and Mangu Local Government Area of Plateau State. The timeframe is from 2010 to 2017. The data of the study were generated from both primary and secondary sources. The secondary data comprises of array of published and unpublished materials such as textbooks, journals, newspapers, magazine, conferences and seminar papers, internet materials, statistical books of records and a lot of others. The primary sources of data comprise of research tools such as questionnaires, interviews and observation. The questionnaire intended to enhance precision while the interview enhanced diversity and in-depth-discussion. Certain research desires as well as qualities and background of respondents in this regard guided the selection of the respondents. Purposive sampling method enabled us to identify the actors, victims and those who had a reasonable understanding of the situation. The sampling took cognizance of the diversity of the state-Muslims, Christians, ethnic groups; gender and other social categories were adequately represented. In interpreting our data, the relationship between retirement and ill health was established at both theoretical and empirical levels. This was complemented by descriptive quantitative analysis. In doing this, information gathered were summarized and processed through Statistical Package for Social Science (SPSS). It was found out that difficulties associated with retirement such as delay in the payments of entitlement, adaptation to new life, expansion of responsibility in the outside world, idleness and a lot of others affect their state of health. It was concluded that there is a serious connection between retirement and prevalence of ill health among employees in Plateau State. Sets of recommendations such as prompt payment of entitlement, functional orientation, societal awareness and a lot of others were proffered.

Keywords: Retirement, Health challenges and Retirees

Introduction

The idea of retirement, which began during the reign of Otto von Bismarck of Germany in the 18th century, was to give already served workers ease, rest and break after serving the government and other organization. The practice of retirement began in Nigeria at the emanation of the colonial masters and its essence was to give workers rest after serving with the government. The Nigerian public service rules stipulate that an employee with either public or private sector will serve for a period of 35 years or also will be retired when she /he is 60 years. There is relativity in this practice, some States like Edo State in recent times has elongated the period and only give premium to duration not years of the served workers (Sanni, 2010). The law also gives room for sound plans and provisions for employee's benefits such as gratuity and pension. The issues of years in the early part of 2000s began to change, for example in the educational setting, a professor retire at 70 years not like his counterparts in the Federal or State Civil Service and other agencies, commissions and others at 60 years. And even his colleagues at the

polytechnics and colleges of education are also left behind. This is on the thinking that lecturers at other higher institutions and workers in other professions are agitating. What often results to quest for the prolongation of years is faulty planning on the side of both the employer (Stephenson, 2013)

There is more to this retirement schemes than employee's benefit as it is often seen. A lot of circumstances often prevail as a result of the retirement. These are cases of retirees fund mismanagement which is often given as benefits, stress and frustration for waiting for accumulated benefits, the question of how to settle and adopt with life after job to stay out from government or employer's quarters, social affiliation and domestic function (Collins, 2014). The question often asked is how the mentioned function will come to fruition when it normally takes sumptuous of time before they are settled. Knowledge of health and biological science have it that exercise in the form of daily routine (work) played a crucial role in maintaining the health- being and balance of an individual as a worker (Stephenson, 2013). This is also through with the health of life of a retired worker who is idle instead of performing their former role in the working place. They find it very difficult to adapt from life of action to nothingness. This has a serious implication on their health and physical well being.

In Mangu and Jos North Local Government Areas, most of the retired employees easily suffer from health-related challenges. A typical case in time is the plethora existence of diseases such as high blood pressure (HBP), hypertension, stroke, ulcer, diabetes and other infections disease among them. This menace cut across those that have claimed their benefits and even those waiting for their benefits to be settled. There are also high cases of mortality among them. What is worrisome is the actual cause of their ill-health and mortality rate after years of productive services to their employers. Can faulty plans, delays in settlement of benefit, mismanagement of claims, extension of responsibility, work reduction and problem of adaptation to the new way of life be a contributory factor to the health lives of retirees in Plateau State? It is in line with this perception that this study is undertaken.

STATEMENT OF THE PROBLEM

One of the problems which encouraged this study is the relationship between retirement and health challenges of employees in Plateau State. The study will attempt to unravel factors that have a connection to the menace. The study will examine the health conditions such as frequent sickness, HBP, hypertension, stroke and other health related challenges of employees in Mangu and Jos North Local Government Area of Plateau State. And if age will be seen as a propelling force, then why is the case not common in other states and developed nations

Another factor which will be considered is how the inability to adapt from life of action to nothingness or retirement has translated to health challenges among employees in Mangu and Jos North Local Government Area of Plateau State. Is it the challenges of adaptation or issues such as faulty planning, mismanagement of claims, extension of responsibility and lack of exercise a contributory factor? Thus, the main objective of study is to examine the relationships and health challenges of employees in Mangu and Jos North Local Government Area of Plateau State. The specific objectives are to find out the cause of ill health among retirees in Mangu and Jos North Local Government Area of Plateau State; and to assess the relationship between the difficulties associated with retirement and the prevalence of ill health conditions among retired employees in Mangu and Jos North Local Government Areas of Plateau State.

HYPOTHESIS OF THE STUDY

- H₀:** There is no significant relationship between retirement and prevalence of ill health among retirees in Jos North and Mangu Local Government Area of Plateau State.
- H₁:** There is no significant relationship between retirement and prevalence of ill health among retirees in Jos North and Mangu Local Government Area of Plateau State.

RESEARCH METHOD AND PROCEDURE

The study sees ex-post facto research design as the most appropriate method. This is because quantitative data of both dependent and independent variables of this study were extracted from records

of Plateau State Pension Board (PSPB), National Population Commission (NPC), Plateau State Specialist Board (PSSB) and a lot of others. The study also used qualitative tools such as textbooks, journals, newspapers, magazine, conference and Seminar papers and internet materials.

We used a qualitative and historical method that was critical and analytical in providing descriptive and historical details. The qualitative and historical method provides us with clear perspective into our research problem by giving us the opportunity to understand the historical details and accurate connection between retirement and ill health among retired employees in Jos North and Mangu Local Government Area of Plateau State.

Purposive sampling was adopted as the sampling techniques of the study and Dilman formula was utilized to determine the sampling size of the study. Chi-square via SPSS was used to test the formulated hypothesis of the study.

THE CONCEPT OF RETIREMENT

The Oxford Advanced Learner's Dictionary of Current English stressed that the word retirement is a coinage of the word retire (a verb) which is derived from the French word *retirer*. This denotes to leave one's job and work especially because one has reached a particular age, time after having stopped work, being away from busy life. It is synonymic to words such as superannuation, departure, leaving, giving up and stepping down, sequestration, retreat and withdrawal. Persons who retired are often called retirees, senior citizens, pensioners, old age pensioners (OAP) and a lot of others. The concept varies in its application and work places. It differs among jobs, professions, societies and countries.

History has it that retirement as a term was first introduced by Otto von Bismarck in 1871 as a social and welfare reform to bind workers together in the state and also to draw them away from the socialist movement. At the time, he introduced a policy of health, accident and age insurance. He standardized the German common Bureaucracy and introduced a compulsory military service. The idea behind the introduction of the retirement scheme was to give old serving workers rest, introduce fresh blood in the system and also to control incidence of unemployment.

Stephenson (2010) defined retirement as a situation where an individual ceased to work after serving his/her employer for a lengthy period of time or having reached a certain agreeable years. This lengthy year of service and agreeable terms and conditions are usually stipulated inside the constitution of a country, public and civil service act. Terry (2012) defined retirement as a condition at which the service of a worker is no longer needed by his/her employer of labour. This is as a result of old age or by fulfilling the stipulated years stated in the condition of service. He went further to differentiate between *retirement* and *retrenchment*. In his word, retirement is the willingness, a condition that is stipulated and stated in the law and mostly accompanied with benefits and entitlements. Retrenchment on the other hand is a condition which is only the creation of the employer without any reachable agreement with the employee and its essence is to layoff or withdraws the service of the employees either to reduce running cost or spending in response to prevailing economic difficulties. What differentiates the concept of retrenchment from expulsion is that employee's withdrawal from service arose as a result of misconduct. The former is purely based on economic condition whereas the latter centres on violation of established code of conduct. A lot of employers nowadays often hide under the canopy of retrenchment to expel their employees and also to deny them of their entitlement.

This emphatic statement somewhat flow with the perception of Collins (2014) who also subscribed that retirement is an understanding reached between employer and employee on the ground that the work of the employee would come to an end after serving for a stipulated period or having reached a specified age. He went further and affirmed that the reason behind its application is to give old serving workers rest and also to inject fresh blood inside the system. The issue of being old has brought a lot of contention among different disciplines. This is because of the worth of experience that is needful in some fields and it is being nurtured to aid employee's performance and organizational productivity. This tends to answer why a lot of organizations still renew the service of their already served employees either as extension or on contractual bargain.

Retirement and New Life Style

Source of funds for retirees	<ul style="list-style-type: none"> a. Salaries and Allowance b. Thrift and loan c. Return from existing Investment d. Gratuity e. Interest from saving Account f. Gift from Children g. Return from proposal investment h. Personal investment
Used of funds	<ul style="list-style-type: none"> a. Food b. Accommodation c. Children's Education d. Health e. Transportation f. Extended Family g. Entertainment h. Charity and support i. Special circumstance with parents j. Leisure for self k. Leisure for family l.
Foods	<ul style="list-style-type: none"> a. Protein Foods b. Leisure Vegetables c. Fruits d. Water e. Non- Alcoholic Drinks f. Beverages g. Horney
Things to avoid	<ul style="list-style-type: none"> a. Excessive Salt/maggi b. Excessive sugar c. Excessive drinking d. Smoking e. Marrying of Plenty wives f. Large family composition

Moses (2010) also sees retirement as a situation where a worker is given or allowed to go on rest after lengthy years of service. He went further to say that “this year of service varies in places and in different organizations. In some countries, age is a determiner and in some, it is the active years committed on the job. In some organizations, it is the state of efficiency that is mostly considered and in some organizations, efficiency does not even exist”.

In developing countries where unemployment is lumping at every nook and crannies of the society, a lot of people have ventured into various act of falsifying age in order to serve for a lengthy period of time. This abnormal act sometimes appears because of the age ceiling and threshold which often accompany some certain kind of jobs such as sports, military, Para-military, banking and jobs in the private sectors that prefer to employ the young, agile and active bloods in their service. The rationale behind this motive is to upswing employee's performance and organizational productivity. The bad side of the anomaly is that, age is natural and cannot be cheated. It must reveal itself and employers usually notice its arrival when productivity is declining and retrogressing. This sometimes account for reasons why some employers mostly, in the banking sector hide under the umbrella of retrenchment to lay off some of its unproductive employees.

On the variation and relativity of retirement Sule (2010) submitted:

Countries and organizations vary on the application and practice of retirement policies. Age and lengthy years of service are always at arm length, the recipe of public sector differ from private organization and even among the private sectors, it varies and mostly relative.

The avowal shows that there is no universal consensus on which yardstick to apply with reference to retirement and also as a determiner to employee’s retirement.

NATURE OF RETIREMENT PLANS IN NIGERIA

Retirement plans vary in most societies and among organizations. It is a programme whose essence is to help the employee to have a livable income after he/she has stopped working. In most countries, the three principal sources of retirement income are the government (the prime and larger employer of labour), private employer sponsored retirement plans, and there are also individual savings plans. These three sources of retirement income have often been called the tripod of economic security (Stephenson, 2013). Most experts agreed that people need to receive income from all three sources to remain financially secure during retirement.

COMMON RETIREMENT PLANTS	CATEGORIES OF PEOPLE	DURATION
A saving account	All kind of person	Through out
Fixed deposited	All kind of person	10-15 years
Bond and investment trust	All kind of person	10 to 15 years
Stock shares	All kind of person	10 to 15 years
Life insurance policy	Professional	Through out
Investment in real estate	Person with higher income	Through out
Professional consultancy	Professional	10 to 15 years
SSE oriented to one disciplines	Professional	Through out
SSE outside one discipline	All kind of person	10 to 15 years
Non- executive share holding partnership	All kind of person	10 to 15 years
Executive management of unwonted establishment	Professional	10 to 15 years
Executive management of owned establishment	Professional	Through out

In Nigeria, the programmed and established retirement age is at 60 and or 35 years of active service to the employer. The social security provides a monthly payment that is annually adjusted in line with the increase in cost of living. The amount to be given as benefits depends upon a person’s age and their former state of earnings. The social security administration informs participants annually of an estimate of the benefits they will receive if they retire earlier or later. The earliest age for withdrawal varies and it is relative among the administrations but it is agreed that early withdrawal means reduced benefits.

SOCIAL SECURITY IN NIGERIA

Programmes	Who pays	Who administer	Who benefits
Old- Age, Survivors and Disability Insurance, Medicare Hospital insurance	Employers, Employees, self Employed	Federal Government	Retired workers, disabled workers, surviving family or workers

Medicare supplementary Medicare insurance	Retired workers Disabled workers	Federal Government	Employed workers, Disabled workers
Unemployment, insurance, workers consumption	Employers	State Government	Dependents of workers died on the job

Retirement is a period of life which every worker be he an employee or a self-employed person should look forward to with joy and great expectation needed to be well planned. This is because; it is a period where the major focus of life such as self-preservation, self-esteem and self actualization are achieved. Adequate and long term preparation is needed for a meaningful and pleasant retirement life. It is a time of joy, rest and happiness. A lot of employees failed to plan and prepare for a successful retirement. This has affected a lot of employees and has translated their life into misery.

Investment of Retirees

Investment	Kind of Investment
a. Economic Activities	<ul style="list-style-type: none"> a. Bee Keeping b. Consultancies c. Dog Breeding d. Fishing/Pond e. Goat Keeping f. Horticulture g. Hunting h. Mice breeding i. Photography j. Poem Writing k. Poultry keeping l. Rabbit keeping m. Vegetable Gardening n. Weaving Franchise
b. Non-Economic Activities	<ul style="list-style-type: none"> a. Bird hosting b. Reading c. Carving d. Knitting e. Pottery f. Snake keeping g. Snail keeping h. Involvement with professional association i. Attending Religious conference j. Running a ministry k. Zoo keeping l. Cooking and experimentation with recipes
c. Community/Social Service	<ul style="list-style-type: none"> a. Setting up old people home b. Starting an orphanage c. Career counseling d. Marriage counseling e. Ex-convicts rehabilitation

	f. Juveniles Home
d. Leisure	<ul style="list-style-type: none"> a. Swimming b. Law Tennis c. Boating d. Table Tennis e. Strolling f. Goff g. Snookers

Bello (2004) asseverate that a lot of retired employees do not plan in terms of savings, investment in bonds, stocks and shares, life insurance policy, real estate, small scale investment and a lot of others. This perception flowed with the submission of Mark (2003) who equally stressed:

You cannot achieve much in life without personal savings. If you are earning a small salary and you are not saving something from it, it is almost certain that when you are earning a fat salary, you may not be able to save a penny from it. It is really not how much that you are saving that matters but the fact that you develop the saving habit.

The habit of saving has been instrumental in the success story of most people who have risen from poverty to the position of prominence. This very habit is almost missing among most employees in a lot of organizations. On this same notion, Stephen (2014) subscribed that most employees do not save because their earning capacity is weak and not commensurate to their family needs let alone save from it. This is true of the African setting whose family composition and dependence are enormous. Population sizes of most family are too large and this overstretched the employee's passion to save. Sule (2010) enthused:

Most homes and families are extended and some polygamous in their set up. These homes have larger number of children and dependence. It is a simple arithmetic to consent with the assumption that the larger the number of the family, the more it expended its resources to maintain it. This weakens saving base and efforts towards executing capital projects.

A lot of employees do not plan due to poor income they earned from their employers. Some of these are as a result of act such as large family size, late marriage; bad habit (alcohol consumption, marrying of plenty wives and poor habit with regards to spending). Peterson (2010) asseverate that most employees go through pain of life as failure because they often wait for time, thinking that there will be a "special time to save" and "there is still much time for that function" not knowing that time moves and does not wait for no one. Collaborating on the same notion, Nyan (2010) buttressed that most employees fail because most organizations and management at the top echelon do not give them proper and functional orientation before the ripe of time. Most employees have also failed to create space for decent and pleasant life after work. Sule (2010) substantiated:

Government and most employers contributed to the poor and deteriorating life style of most of their workers after active years of service. The employees are used as tools and not properly oriented on the act of planning life during work. A lot retired without personal house, some with students either in school or out of school. The little token collected as pension cannot cater for their daily bread. These cases are common with ex-military men, the police force, teachers and a lot of others.

Employers need to give decent and proper orientation to their employees during their active years at work. There should also be a kind of conflate between their take home and economic trends

and realities of the society. This act will invigorate them towards virtue habit of savings and investment while still active in the service of their employers.

RETIREMENT AND HEALTH CHALLENGES

There has been a lot of speculation on retirement and the deteriorating health conditions of most employees. Some are of the perception that a lot of employees fell sick easily after years of service and some died after life of work. There seem to be a kind of linkage between ill-health among retired employees and retirement life (Nwosu, 2014).

A lot of employees retired at the time that they are old, weak and non-proactive. Ill-health conditions often appear through the path way of actions such as delay in the payment of entitlements, problem of adaptability with new phase of life, an expanded aspect of responsibilities in the society and weak savings.

Peterson (2010) subscribed that most employees died or fell sick easily after life of active service because of age. He went further and advocated that:

A retired age is a weak age, age of vulnerability and age at which the employee is exposed to a lot of things. This is applicable to all persons not necessarily the retired. Retirement is not a function of dead or ill-health. What is paramount is the physiological life, the kind of life one lives; food eaten and some is product of fate.

Sule (2010) has a contrary view on the subject. To him, ill-health and other health condition of most employees are associated with the kind of bad treatment given by employers. He submitted that:

Most workers are left stressed and frustrated after they have put all their strength in serving their employers. The compensation of a lot of employees is characteristically poor and this weakens the motivated to save. It normally takes longer years for most employees to settle the entitlement of their employees. Some died while waiting and some have developed health related problem as a result of poor state of mind associated with it. A stroll at the pension board of most states in Nigeria suggested so.

Most of the ill-health conditions are exacerbated by the poor conditions of services from employers. They may not necessarily be the actual cost but a lot of them are the invigorating forces which spur up the health related challenges among the employees.

Common Problems of Retirees

(a) Cardiovascular Diseases	a. Palpitation problem b. Breathlessness c. Tumor d. Chest pain e. Hypertension f. High blood pressure	Can leads to premature death
(b) Physiological Problems	a. Tiredness b. Sleeplessness c. Obesity d. Headache e. Stroke f. Weak potency g. Swelling of the leg	Exacerbated to other weak conditions
(c) Frustration and Stress Condition	a. Distress b. Annoyance c. Neuse tic d. Vomiting	Sudden and prompt dead

	e. Migraine f. Poor appetizer	
(d) Age related problems	a. Anemia b. Insomnia c. Body weakness d. Sleeplessness e. Backache f. Headache	It enhance premature dead
(e) Kidney and lungs infections	a. Diabetics b. Respiratory tract infections c. Migraine d. Digestive tracts infection e. Hepatitis	Weak body system and can result to dead

Makinwa (2014) also stressed that “if retired workers would be treated properly, given all their deserved allowances, given proper orientation at the later part on saving habit and also counseled to plan at the early part, a lot of their health related problems will disappear”. This is also in line with the perception of Samson (2014) who also asserted that retirement age is a vulnerable age and if frustrating conditions such as delay in settlement of entitlement, expanded responsibilities, and complexities associated with adaptation to new life. This will all weaken the health life of a retired employee.

Empirical Analysis of Retirement in Plateau State

A cross sectional interview with some of the staff of Plateau State Hospital Board on the 27th December, 2016, revealed that most cases of ill-health admitted among adults in the hospital are more pronounced among retired workers than present serving employees. The Public Relation Officer of the hospital enthused:

It is an obvious fact that most of the aged people often brought to the hospital are persons that are out of service. Some of their cases are exacerbated by frustrating actions and some are associated with age and frame of mind. This society is also a primordial society; people hardly come for medical checkup except when they are sick.

Table fluctuation in Number of pensioners

Years	Pensioners
2010	24000
2011	32000
2012	31700
2013	29200
2014	26200
2015	30800

The table above shows the trend of fluctuation in number of pensioners annually in Plateau State. In an interview on the 3rd of January, 2017, the Chief Matron of the Plateau State Specialist Hospital affirmed that cases such as cardiovascular infections, mental and psychological problems are common with retired workers admitted in the hospital than present serving workers. She went further to establish a stronger connection between retirement and increasing cases of ill-health conditions among retired persons in the society. She enthused:

Cardiovascular infections such as high blood pressure, Stroke, hypertension, heart attack, weak palpitation and mental diseases such as amnesia, insomnia, forgetfulness, memory loss and a lot of others are infections common with retired workers in Plateau

State. We also see psychological conditions such as anxiety, stress, depression, and lack of appetite, ulcer and a lot of others.

These also tally with the opinion of the Chairman of the Plateau State Pension Board who also subscribed to the perception that the board often sees different cases of ill-health conditions among pensioners. In an interview on the 2nd February, 2017, the chairman acknowledged that most pensioners in the state often face number of ill-health conditions and he attributed some to old age and some from shock associated with life after work. The Statistical Records Book of the pensioners in Plateau State shows that a lump sum of most of the retired workers was received by relations and a lot have died after their active years of service.

Number of pensioners in Plateau State

Types of pensioners in	Numbers
a. Federal Civil Services	112000
b. State Civil Services	30800
c. Public Services	14000
d. Private Sector	135000

In an interview on the 2nd February 2017, the Chairman of the Nigerian Union of Teachers (Plateau State Chapter) asseverates that retirement issue is a complicated issue with workers who served with the Primary Education Board. He made mention of anomaly such as delay in the pension given to teachers as a prime and basic cause of their ill-health. He went further and declared that the discrimination and selective medium in the payment of the pension by the Local Government Service Board further exacerbated the issue.

Theoretical Underpinning

Control theory was adopted as the theoretical framework of the study. *William Glasser* propounded the theory in 1950. The theory states that all human behaviour is generated by what goes on the inside of the behaving person and mostly influenced by external events. Human being receives information from external world but choose to act on the information in the way they believe is best for them. The theory also stressed, that the functionality of a society depend on certain character of its people. It also argues that negative qualities of people at work such as lack of inventiveness, poor planning habit, poor habit toward savings, lack of dynamism, irrationality, low achievement, high rate of absenteeism, laziness, negative attitude to work, failure of high earning to elicit more are overt feature and mostly acquired through habit inbuilt in the either the organization or the society.

The theory link saving and planning habit of employees to certain cultural traits of an organization such as: orientation, awareness, fatalism, high regard for custom, rituals, lack of rationality and limited wants such as negative traits inhibit productivity. Another side of the theory looks at employees in terms of their quality and the value they ascribed to productivity such as inventiveness or technological dynamism. The theory also stated that if an individual cannot exercise control over his/her behaviour such as, excessive spending, misappropriation, misallocation, abuse of resources, refrain, lack of self control discipline and good conduct, external forces will dominate most of his/her actions.

Tenet of the Theory includes:

- (a) Planning enhances efficiency
- (b) Functional orientation at anterior part of a job stimulate competence and adeptness on the job
- (c) Virtues and habit can be learn through practice
- (d) Weak compensation deter motivation
- (e) Purposeful and serviceable leadership enhance employee’s performance and organizational productivity.

The theory is applicable to the study in the sense that retired employees in Plateau State are not given proper orientation at the commencement of their job on virtues such as savings and needs to plan toward retirement life. Their compensation is also poor compared to their counterparts in other states and this has a negative consequence on them at work and after they have disengaged on the job.

There is also a linkage between poor treatment of retired employees in the state with regards to acts such as delay in payment, weak compensation and a lot others and the prevalence of ill-health conditions among retired employees in Plateau State.

CHI-SQUARE TEST STATISTICS

Test/ Variables	Delay in Paying Benefits	Adaptatio n to New life	Expanded Responsibiliti es	Misappropriatio n	Weak savings
Chi-square	758.667 ^a	1722.333 ^a	2086.6679 ^a	2521.667 ^a	2521.333 ^a
Df	4	4	4	4	4
Asymp. Sign.	0.0005	0.0005	0.0005	0.0005	0.0005

Source: SPSS, Version 21

Decision and Interpretation: The *calculated values* (X^2) as can be seen in the test statistic table above shows that it surpasses the outputs of the *critical or table value* (T_{tab}), therefore we accept the formulated hypothesis one (H_1) and conclude that there is a significant relationship between retirement and prevalence of ill health among retired employees in Jos North and Mangu Local Government of Plateau State.

RESULT AND FINDINGS

- a. In the course of the study it was found out that there is a linkage between retirement and ill health condition among retirees in Plateau State. Issues such as delay in the payment of entitlements, faulty planning and weak saving exacerbated most of the conditions. This tandem with the perception of Sule (2010), who equally stated that:

Death and ill health condition are issues that are inevitable but some issues at times compounded it. These are cases like poor treatment of retirees, difficulties from family and a lot others play a role in weakening the health being of a retired employee

- b. It was also found out that lack of orientation given to employees during the starting or at the beginning of their job toward habit of savings, preparation for retirement and re-investment while at work is shallow and faulty. This rhymed with the perception of Collins (2014) who also advocated that:

Information is power and power keep both organization and the employee functional. When employees are not given proper orientation at the commencement of their work, they can easily suffer unbearable consequences in the future when they have already exhausted their strength and resources. A good organization or employer should give to its employees the needed orientation at the anterior stage rather than at the latter stage.

This orientation will help to control issues such as wild spending, extravagant lifestyles and other habit that will impede and thwart the employee’s effort toward saving and planning.

- c. During the course of the study, it was also uncovered that poor earnings or payments made by the employers to the employees weaken their zest toward savings. It was discovered that most of their earnings are not commensurate to their need such as large family composition, pressure

from dependents, expanded responsibilities with new phase of life such as building of personal house and a lot of others

- d. It was also found out that acts such as late marriage, poor investment foresight, and mismanagement of resources also contribute to the deteriorating condition of most employees after they have retired. The study revealed that some retirees still marry plenty women at such age, entered into non-productive enterprise and some squander resources on acts such as habitual drinking and a lot of others.
- e. In the course of the study, it was also discovered that most of the retired persons who are mostly old and weak do not go for regular medical checkup and a lot do not partake in physiological activities to ease out chance of contacting diseases which are common with their age.

RECOMMENDATION

The following set of recommendations were proffered

- a. Employers of labour (both public and private sector) should always give proper and functional orientation to their employees at the starting of their job. This will go a long way to urge them to develop the virtue of saving, prepared and planned life of retirement and avoidance of extravagant spending.
- b. Employers of labour should pay workers in tandem with economic trend and realities. This will help them to meet up with their needs and even save from the earned income. This will only be feasible if government and labour unions ensure that the set and designed minimum wages are paid to workers
- c. Employers of labour and pension administrators should plan ahead and also fasten the payment of workers' benefit at the appropriate time. This will help to control the frustrating conditions that are attached with the delay in payment and a lot of others.
- d. Government and the mass media should also sensitize the society on the need for frequent medical checkup, most especially among the old and aged; the vices affiliated with large family composition, and a lot of others.
- e. There is also the need for self attitudinal re-orientation among workers toward investment opportunities while at work. This should encompass actions such as the building of one's own house, partaking in real estate business, stocks, shares and bonds, small scales enterprise and a lot of other. This will go a long way to give them the buoyancy to survive even if their entitlement is not forth coming.

CONCLUSION

Retirement as a form of job separation is an aspect of life that is bound to occur with every committed and discipline worker who peradventure meet up with the stipulated time and condition of service. Its practices and application varies among diverse organizations (Public and private), different countries and societies. A lot of people have different perception on what constitutes a retired life of an employee. There are a lot of notions on the mix between retirement and ill-health which often attached itself with retired workers. It became glaring and obvious that most of the retired workers encountered a number of challenges after separation on the job. A lot of employees developed cardiovascular infections from shocks and frustrating tendencies associated with issues such as the delay in the payment of their entitlement, weak savings, poor plans towards retirement, misappropriation of resources and inability to carry out personal projects, adaptation to new life and expented aspect of responsibility after job.

Most of these cardiovascular diseases which often manifested in the form of heart attack, hypertension, stroke, HBP, and a lot of others are products of frustrating life of most employees after job. There are also psychological issues such as depression, stress, memory loss, forgetfulness and a lot of others. This kind of ill-health does not only affect the state of the body of the retired worker but can hasten dead among them.

There are some certain ill-health conditions which naturally appear with age and can only be controlled through frequent medical checkup. It cut across individuals either as former employees or self employed. Poor condition or treatment of employees after job can exacerbate the situation. Common examples are diabetes, swelling of the feet, swelling of the eye, tiredness, body weakness, chest pain, amnesia, breathlessness, insomnia and a lot of others. It is therefore, neither an overstatement nor understatement to declare that anomaly associated with retired employees invigorates most of their health challenges.

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