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ASSESSMENT OF LIFE SATISFACTION AMONG RETIRED KWARA STATE CIVIL SERVANTS AMIDST COVID-19 PANDEMIC LOCKDOWN

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ABSTRACT: The purpose of this study was to assess life satisfaction among retired Kwara state civil servants amidst covid-19 pandemic Lockdown. Descriptive research design of ex-post-facto type was used in the study. The study tested the retired civil servants in Kwara state, Nigeria. One hundred respondents were selected using purposive and convenient method. The respondents were measured with validated scale with 0.81 and the data obtained was analyzed, using percentage and t-test statistical tools for two research questions raised. The result showed low level of life satisfaction of retired civil servants and there was no significant difference in life satisfaction of male and female retired Kwara state civil servants ($t = .07$; $p > 0.05$). In view of these findings, the study recommended that government should put retirees interest in mind and severed their basic retirement need as at when due such as gratuity and pension.

Keywords: Covid-19 Pandemic, Retirement, Life Satisfaction, and Gender.

INTRODUCTION

The world has been shocked by the outbreak of the Covid-19 pandemic. The World Health Organization (WHO) announced the outbreak of a new coronavirus (SARS-CoV-2) at the beginning of the year 2020. According to WHO, the disease was first reported in the city of Wuhan, China, in December and has since then, covid-19 spread like a wildfire to more than 190 countries. In other words, the disease has become a global pandemic. The pandemic has caused massive economic disruptions across the globe. Economic experts have predicted that the pandemic could plunge the world into a global recession (Ozili & Arun, 2020). Also, the pandemic has claimed a significant number of lives across the globe, coronavirus disease 2019 is an infectious disease that is popularly known as Covid-19.

Moore (2020) stated that coronavirus disease is caused by severe acute respiratory syndrome, its symptoms include fever, cough, shortness of breath, sore throat, runny nose, sneezing, among others. Munkarah (2020) Covid-19 is a highly communicable disease the mode of covid-19 transmission is from person-to-person transmission occurs among close contacts mostly through respiratory droplets released when the infected person sneezes or coughs while measures such as lockdown, social distancing, self-isolation or self-quarantine and observation of simple hygiene habits such as regular washing of hands, wearing of facemasks and covering the mouth with a handkerchief when coughing or sneezing have been recommended to contain the spread of the disease among people. It is important to note that there was no any known cure or vaccine for the Covid-19 pandemic before 2020 after which effort has been made in introducing Vaccine. Nevertheless, different countries and international organizations like WHO have developed vaccines or drugs for the Covid-19 disease.

Retirement is seen by Willaims (2017) as the complete or partial disengagement from work or a given occupation or social life. While, Athley (2018) defines retirement as a process that separates a worker from his or her job role, Nwajagu (2017) sees retirement as withdrawal or giving up office or work through

voluntary, compulsory and mandatory format. Whatever means it occurs; it is a transition from phase of work life to another phase of leisure activities which may not be paid for. Retirees are faced with several issues before and during pandemic lockdown in their retirement life. Several scholars have identified some eminent issues confronting retirees daily in life events, which some considered life threatening.

Oniye (2001) indicated that retirement is a complex life events that demand careful planning. He identified some areas of challenges. They are lack of understanding, financial problems, social stigma and health constraints. Similarly, Kolawole and Mallum (2004) opined that retirees often experienced challenges in the following life events insufficient financial resources, problem of securing residential accommodation, the challenge of a new and low social status and challenges of declining health.

Also, Okechukwu and Ugwu (2019) concluded that in Nigeria, the delay in payment of pension and gratuities often lead to hardship and death in some circumstances, making retirement dreaded venture. In addition, Anieto (2021) vividly indicated that pensioners are owed several months of pension arrears with little or no hope for immediate payment. However, Nigeria retirees according to Fapohunda (2021) have to struggle and suffer significantly before they could collect their meagre benefits. In view of this suffering larger number of retired workers could not make any tangible things from their benefits. Inadvertently, this has made retirement stress real and inescapable in the context of Nigeria public service and a nightmare for active public servants who are on the verge of retirement.

Shittu (2020) Stated that total sum of N11billion is currently being owed as gratuities to the Kwara State pensioners from previous years, just as the concerned pensioners in the state have said about 500 people have lost their lives due to non-payment of gratuity in the state. Arogundade (2020) opinion that retirees in Nigeria are generally faced with poor wellbeing, this contributes to reasons almost every workers has a personal concern about retirement.

Life satisfaction is an assessment of life as a whole based on how well personal goals match with personal achievements (Glass, 2019). It is a subjective and general estimation of physical, social and psychological aspects of an individual's current life situation (Budh and Osteraker, 2017). Satisfaction with one's life implies contentment with or acceptance of one's life circumstances or the fulfillment of one's wants and needs for one's life as a whole. Heybroek (2021) investigated the variation in life satisfaction after retirement in Australia and the associated individual characteristics. In their study, they established declines in levels of life satisfaction among retirees and noted that those who experienced significant decline often suffer poor health.

In Nigeria, Ejechi and Ogege (2020) estimated that about 51.1 percent of the Nigerian retirees sampled were experiencing unsatisfactory quality of life and that socio-demographic variables such as education, living with spouse, age, year of retirement, socio-economic status are possible correlates of life satisfaction among retirees. However, much emphasis has not been made on gender variable particularly in the period of covid-19 pandemic lockdown. It is pertinent to understand life satisfaction and its influencing factors among retirees in Nigeria. This is because findings from such studies would give ideas to organizations, government and policymakers on how retirees could live and enjoy their lives in retirement through recommended intervention programs. For the purpose of this study gender was looked as correlate with life satisfaction of retirees.

Gender refers to the socially constructed characteristics of women and men, such as norms, roles and relationships of and between groups of women and men. It varies from society to society and can be changed, gender was considered and employed as a possible influencing demographic variable to life satisfaction among retirees. Some studies have noted that men have more tendencies than women to save or engage in several financial investments as preparation toward retirement (Glass and Kilpatrick, 2018).

These differences may be attributed to many factors and more importantly, the disparity between the tendencies for both sexes to engage in financial investments after retiring from work is vice versa. There have been mixed reports on issues of differences in life satisfaction of male and female retirees across the globe.

However, most of the previous studies indicated no significant gender difference in life satisfaction of retirees (Saeed and Bokharey 2020). The trend of argument of these previous studies was that certain factors such as life events and experience, style of life and self-esteem among others, could moderate the influence of gender on life satisfaction in population of retirees among Kwara state retired civil servants amidst covid-19 pandemic lockdown.

PURPOSE OF THE STUDY

The main purpose of this study is to assess life satisfaction among retired Kwara State civil servants amidst covid-19 pandemic lockdown:

1. To assess the level of life satisfaction of retired Kwara state civil servants amidst covid-19 pandemic Lockdown.
2. To examine gender difference in life satisfaction among retirees in Kwara state.

RESEARCH QUESTIONS

1. What is the level of life satisfaction among retired Kwara state civil servants amidst covid-19 pandemic lockdown?
2. What is the difference in life satisfaction of male and female retirees in Kwara state amidst covid-19 pandemic lockdown?

METHODOLOGY

The research design for this study was a descriptive survey research design of *ex-post-facto type*. This approach does not involve manipulation of variables in the study. It is therefore, after the fact study. It neither add to nor deduct from the existing fact. The population of this study covered the entire retirees in Kwara state, Nigeria. Purposive and convenient method were used, purposive in the sense that only one-hundred retired teachers were used and convenient because only those who are ready to fill the instrument were selected. The instrument developed by Amaike & Olurode (2014) was adapted for the study to measure the life satisfaction of retired civil servants. The instrument was however checked by the expert in Counselling Psychology and Educational Evaluation, Al-Hikmah University Ilorin, Nigeria for validity and administered to the group of retired civil servants in Oyo State to determine the reliability of the instrument for cultural compliance. The split half method was used in the pilot tested copy of the instrument and 0.81 correlation coefficient was obtained.

The instrument was administered to the respondents, on their meeting day. The researcher was assisted by two trained research assistants in the administration and collection of instruments were done on the same day. The 100 instrument administered was retrieved completely. The data collected from the study was analyzed using percentage and t-test statistical method at 0.05 level of significance. The response format was placed on strongly agree, agree, disagree and strongly disagree. The positive items were graded as 4 for strongly agree, 3 for agree, 2 for disagree and 1 for strongly disagree while the negative items were reversed and graded as positive items were graded as 1 for strongly agree, 2 for agree, 3 for disagree and 4 for strongly disagree. The overall mean for each item is calculated as sum of the points as $4+3+2+1=10$ divided by the number of points which 4. Hence, $10/4$ which gives the limit point of 2.5. Then, the score below the limit point showed low level of life satisfaction while the score above the limit point revealed

high level of life satisfaction. Also, the sum of the mean of over all items revealed the grand mean and divided by the number of items which 10. Then, the Average Grand mean was obtained by dividing the sum of mean by the number of items.

Also, the t-test is used to establish the difference in the male and female life satisfaction. The direction of the differences is further revealed from the mean scores of each group. This is obtained from the sum of all the points in each of the items where positive items were graded as 4 for strongly agree, 3 for agree, 2 for disagree and 1 for strongly disagree while the negative items were reversed and graded as positive items were graded as 1 for strongly agree, 2 for agree, 3 for disagree and 4 for strongly disagree. The sum of each respondent is sum up to get the identity of male and female scores on the life satisfaction. The higher mean revealed the group with high life satisfaction while the group with the lower mean revealed the group with low life satisfaction.

RESULTS

Research Question One: What is the level of life satisfaction among retired Kwara state civil servants amidst covid-19 pandemic lockdown?

Data presented in Table 1 shows that all items on life satisfaction identified had mean rating between 2.75 and 1.15 which are below the cut-off point average of 2.50 with a grand mean of 1.98 which fall at very low required response option. This result showed that all ten life satisfaction level are identified as low required by retired Kwara state civil servants amidst covid-19 pandemic lockdown. The value of standard deviation which ranges from 1.63 – 0.74 showed that respondents were homogeneous in their opinion on life satisfaction among retired Kwara state civil servants amidst covid-19 pandemic lockdown. It could inferred that the level of life satisfaction among retired civil servants amidst covid-19 pandemic lockdown was low.

Table 1: Mean ratings and standard deviations on life satisfaction among retired Kwara state civil servants amidst covid-19 pandemic lockdown

S/N	ITEMS	Mean	SD	Remarks
1	I have peace of mind in my family most especially during the Covid-19 pandemic lockdown	1.85	1.48	Low
2	I experience more satisfaction with my wife in the period of pandemic lockdown	1.80	1.51	Low
3	My family responsibility is smoothly neither stop no affected even with Covid-19 pandemic lockdown.	2.15	1.50	Low
4	I am fulfilled in marriage, even with the situation of Covid-19 pandemic lockdown.	1.15	0.74	Low
5	I became more active in term of religion during the time of Covid-19 pandemic lockdown	2.40	1.74	Low
6	When I am feeling miserable, thinking about God helps to cheer me up	2.10	1.30	Low
7	Prayer lifts my spirits even with the adventure of Covid-19 pandemic lockdown	1.69	1.46	Low
8	When I feel lonely, there are several people I can talk to	2.40	1.49	Low
9	There is no one that I feel comfortable with to talking about Intimate personal problem	1.50	1.50	Low
10	I feel like I am not always included by my circle of friends	2.75	1.63	Moderate
	Grand Average Mean	1.98	1.44	LOW

Research Question Two: What is the difference in life satisfaction of male and female retired Kwara state civil servants amidst covid-19 pandemic lockdown?

The data in Table 2 revealed that there are 36 male and 64 female retired Kwara state civil servants respectively. Male participants had slightly higher mean ($\bar{X} = 28.71$; $SD = 14.61$) than female participants ($\bar{X} = 27.96$; $SD = 14.57$) but the difference was not statistically significant. The Table revealed that there was no significant difference between the mean responses of male and female retired Kwara state civil servants amidst covid-19 pandemic lockdown ($t_{98} = 0.07$, $P > 0.05$). Therefore, the hypothesis that stated that there is no significant difference in the mean responses of male and female retired Kwara state civil servants amidst covid-19 pandemic lockdown was accepted. This indicated that male and female retirees in Kwara state did not differ statistically significantly in their responses regarding the life satisfaction. This further meant that gender has no significant difference in terms of life satisfaction among retired Kwara state civil servants amidst covid-19 pandemic lockdown.

Table 2: Summary of t-test on the difference between the mean ratings of male and female retired Kwara state civil servants

Group	N	Mean	SD	t-cal	Df	p-value	Decision
Male	36	28.71	14.61	0.07	98	0.61	NS
Female	64	27.96	14.57				

Significant at $p < 0.05$

DISCUSSION OF FINDINGS

The result of the first research question showed that the level of life satisfaction of retirees in Kwara state was low. This is in line with finding of Fapohunda (2021) who found that retirees have to struggle and suffer significantly before they could collect their meagre benefits. In view of this suffering larger number of retired workers could not make any tangible things from their benefits. Inadvertently, this has made retirement suffering real and inescapable in the context of Nigeria public service and a nightmare for active public servants who are on the verge of retirement.

Heybroek (2021) investigated the variation in life satisfaction after retirement in Australia and the associated individual characteristics. The study established declines in levels of life satisfaction among retirees and noted that those who experienced significant decline often suffer poor health. Also, Okechukwu and Ugwu (2019) concluded that in Nigeria, the delay in payment of pension and gratuities often lead to hardship and death in some circumstances, making retirement dreaded venture. Finding on life satisfaction have shown that retirees in Kwara state were not basically satisfy.

The result of the second research question showed that there is no significant difference in life satisfaction of male and female retirees in Kwara state amidst covid-19 pandemic lockdown. This is in line with the findings of Saeed and Bokharey (2020) who stated that disparity of gender could not determine satisfaction with once life. However, certain factors such as life events and experience, style of life and self-esteem among others, could moderate the influence of gender on life satisfaction in population of retirees.

CONCLUSION

The covid-19 pandemic lockdown has limited how civil servants engaged with daily activities, given the need to reduce the outbreak by working at home, physical distancing and sheltering in place.

These limitations have a direct impact on the ability to enact purposeful activities, and without this life engagement, to feel a sense of direction to our lives. This work paid attention on how Covid-19 pandemic lockdown is impacting life satisfaction of retired Kwara state civil servant and the level of life satisfaction of male and female retirees. From the findings of this study, it was evident that retirees in Kwara state were not enjoying their retirement life, on the fact that retirement presented financial and social challenges. In this wise, lack of access to gratuity and pension became source of worry and particularly during the covid-19 pandemic lockdown.

RECOMMENDATIONS

Having gone through the study the following recommendation were therefore highlighted for consideration by state government pension management board, retirees and counsellor as follows:

1. Government and educational stakeholders should set up retirees assistance counselling and welfare programmes in other to improve on the life satisfaction of retired civil servants in the country.
2. In irrespective of gender differences government should always assist retirees in payment of their gratuity and pension regularly.

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Appendix

Section A: Demographic Data

Age: Below 50 years () 50 and above ()
 Religion: Christianity () Islam () Traditional ()
 Gender: Male () Female ()

Section B: Life Satisfaction Scale

S/N	ITEMS	SA	A	D	SD
1	I have peace of mind in my family most especially during the Covid-19 pandemic lockdown				
2	I experience more satisfaction with my wife in the period of pandemic lockdown				
3	My family responsibility is smoothly neither stop no affected even with Covid-19 pandemic lockdown.				
4	I am fulfilled in marriage, even with the situation of Covid-19 pandemic lockdown.				
5	I became more active in term of religion during the time of Covid-19 pandemic lockdown				
6	When I am feeling miserable, thinking about God helps to cheer me up				
7	Prayer lifts my spirits even with the adventure of Covid-19 pandemic lockdown				
8	When I feel lonely, there are several people I can talk to				
9	There is no one that I feel comfortable with to talking about Intimate personal problem				
10	I feel like I am not always included by my circle of friends				

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