CHANGES IN THE PRE-RETIREMENT PLANS OF OLDER WORKERS (50-60 YEARS) IN PUBLIC UNIVERSITIES IN RIVERS STATE AMIDST THE COVID-19 PANDEMIC: IMPLICATIONS FOR HOUSEHOLDS

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Abstract
The Covid-19 pandemic has had devastating impact on employees retirement planning. Thus, this study assessed the changes in the pre-retirement plans of older workers in public universities in Rivers state amidst the COVID-19 pandemic and its implication on households. Simple random sampling technique was employed to draw a sample of 150 workers from two (2) government institutions in Rivers State namely: Rivers State University and Federal College of Education (Technical), Omoku. Questionnaire was the main instrument used for data collection which was validated by three experts with a reliability coefficient of 0.73. Descriptive statistics was used to analyze the data collected from the study and presented in tables and charts. Majority of the respondents (82%) indicated that Covid-19 has affected their retirement savings. A high number (40%) of the respondents indicated that the Covid-19 has changed their savings behavior and reduced their saving rates while 30% indicated that the pandemic has caused additional withdrawals. More than half of the respondents (63.6%) indicated that they plan to retire about the same time as planned while 18.2% plan to retire earlier than planned due to the pandemic. A large number (75%) indicated that they have withdrawn more money than usual from their retirement savings and 77.8% of the respondents used the withdrawals to help cover unexpected expenses. Also, 41% of the respondents indicated that building a stronger retirement funds and obtaining professional financial advice were some measures they were taking for their pre-retirement plans amidst the pandemic while 33.3% indicated spending less and saving more. The result showed a dramatic strain on the retirement planning of workers which could pose an effect on households by reducing household income and savings. Support in the form of counseling, education and flexibility should be given to workers by their employers to prepare for retirement.

Keywords: Pre-retirement, Planning, Households, Workers, Covid-19, Pandemic

Introduction
Retirement is the whole or partial cessation of job, occupation, or social life (Williams cited in Eremie, 2015). Atchely (2008) defined retirement as the withdrawal of an individual from a job role, a function done for money, to the acquisition of the retired person’s duty. It is a shift from one period of work life to another phase of leisure activities that may or may not be compensated (Eremie, 2015). Work has always been an important aspect of human life and the evolution of society. People work in both official and informal settings to support their families and the larger society. For formal types of labor, there is a point when one must withdraw from active employment; this is known as retirement (Mambew and Mwape, 2016).
Life after retirement is one of the most difficult obstacles that normal employees experience throughout their working lives. Retirement involves emotional, psychological, and financial obstacles for which workers must plan ahead of time. Most retirees are unprepared for retirement, and as a result, many have experienced a variety of psychosomatic and psychophobic issues (Garba and Mamman, 2014). Despite repeated retirement age reductions for Nigerian workers, the pension system has been marked by open corruption and theft, mismanagement, and cash diversion over the years. Retirees are a minority population in Nigeria's socio-cultural systems (Okam, 2013). Because of their age, they are frequently picked out for special and equitable treatment. Furthermore, due to poor retirement planning, many retirees reach the age of retirement without a personal residential residence. Retirees are a minority population in Nigeria's socio-cultural systems (Okam, 2013). Because of their age, they are frequently picked out for special and equitable treatment. Furthermore, due to poor
retirement planning, many retirees reach the age of retirement without a personal residential residence. According to IBTC pension manager (2008), retirement planning is fraught with many challenges. Government employees in Nigeria endure a lack of income and savings, as well as significant family and societal duties (Garba and Mamman, 2014). Any person employed in the public sector by a government department or agency for public sector activities is referred to as a government worker or employee in this text.

Retirement planning is often a combined household decision-making process, hence the household is the more appropriate unit of analysis when studying retirement planning (Carman and Hung, 2016). In this context, a household is a group of individuals who live together in a single housing or apartment as consuming units in a physical environment (China, Deedam, and Olumati, 2020). Savings are critical for supporting households, particularly during retirement. Savings remain one of the most important types of economic activity for households. Household savings relate to a portion of income that is not immediately used but is preserved for future investment, consumption, or unforeseen situations. It is seen as a crucial component in bridging the financial gap faced by households (Lidi, Bedemo, and Belina, 2017). Although household saving is intended to cover overall consumer spending, households in poor nations are often hampered by particular circumstances, resulting in low income and seasonal and irregular savings.

The emergence of the COVID-19 in Nigeria has had a devastating impact on households, resulting in limited access to foods and employment losses, forcing people to withdraw more money than usual from their household reserves (Amusan and Agunyai, 2021; China, 2021). The Covid-19 pandemic has disrupted most government workers' retirement plans, and the effects touch not only individuals, but also households. The Covid-19 pandemic is having a significant impact on all aspects of financial life and health, including retirement plans, by causing people to change their saving habits or postpone retirement. According to Watts-Lay (2021), the Covid-19 has had a significant impact on the retirement of 82 percent of employees by modifying their retirement plans, and for some, it has resulted in early retirement due to redundancy and lower income. The covid-19 pandemic has harmed older workers' confidence, particularly women’s that they will be able to retire on time (Konish, 2021). According to research, millions of workers throughout the world are retiring early, which may compromise their long-term retirement plans (Turner, Mauney and Howard, 2021). According to the Pew Center for Research, the Covid-19 pandemic has caused more than 18 million American workers to retire in the next five years, and this decision may permanently reduce their retirement income (Horowitz, Brown and Minkin, 2021). On the other hand, other people who had planned to retire the year they planned may have decided to continue working to rebuild their savings. The pandemic has also influenced the saving behaviours of pre-retirees. Research carried out by Konish (2021) found out that about 14 million Americans have stopped contributing to their retirement accounts every month due to the pandemic which shows a pause in their retirement savings. A survey by Greenwald reported by Franklin (2021) found that 67% of Americans say that the nation faces a retirement crisis and more than half (56%) are concerned that they will not be able to achieve financially secure retirement. The covid-19 pandemic is therefore a wakeup call for near retirees that should prompt them to rethink how they plan for their futures.

Planning for retirement necessitates some practical steps to prevent making some typical blunders, such as making improper investments, especially in the event of a pandemic. Life has not been the same since the onset of Covid-19, as the pandemic has influenced many areas of life, including food consumption, politics, society, health, and the economy, but it is unclear how it affects the retirement planning and savings behavior of older employees. Other countries have limited studies to the best of the researcher's knowledge, but Nigeria does not. As a result, our study is expected to fill this void and contribute to the body of existing information. Policymakers, researchers, and financial service providers must understand the scope of these implications for older employees in Rivers State.

**Purpose of the Study**
The purpose of this study was to investigate the changes in the pre-retirement plans of older workers in public universities in Rivers State amidst the
2. The changes in the pre-retirement plans of older workers amidst the Covid-19 pandemic and its implications for households.

3. Measures taken by older workers for their pre-retirement plans amidst the covid-19 pandemic.

Methodology

Study design and Area of the Study: A cross sectional descriptive survey design was employed for this study. Area of the study was Rivers State which is one of the 36 states of Nigeria, located in the heart of the Niger Delta region of the country. Rivers State is bounded on the South by the Atlantic Ocean, to the North by Imo, Abia and Anambra States, to the East by Akwa Ibom State, and to the West by Bayelsa and Delta States. Rivers State was selected for this study because it is one of the major states with high case mortality rate of COVID-19 (Hassan, Hashim, and Khan, 2020)

Population for the Study

The population for the study comprised of academic and non-academic staff of public universities in Rivers State which has a total staff strength of 3,436 (Nigerian University System Statistical Digest, 2017).

Sample and Sampling technique

Three public universities in Rivers State were chosen for the study namely: Rivers State University, Ignatius University of Education and University of Port Harcourt. A total of 150 respondents were randomly selected for the study. They were chosen based on the number of years left for their retirement. Workers who had 5-10 years left to retire were selected for the study.

Instrument for Data Collection

The instrument used for data collection in this study was a questionnaire titled “Changes in the pre-retirement plans of older workers in public universities in Rivers State amidst the Covid-19 pandemic: Implications for Households”.

Validation of the Instrument

The instrument was validated by three experts: two (2) in the researchers’ department and one expert in measurement and evaluation for necessary corrections to be made.

Reliability of the Instrument

The reliability of the instrument was determined using Cronbach Alpha. Cronbach Alpha was used to determine the internal consistency of the items and a coefficient of 0.73 was obtained for all the items. The instrument showed high reliability and thus considered satisfactory and stable for the study.

Method of Data Collection

The questionnaire was developed using google docs and distributed to the respondents via social media platforms, after which it was submitted and the response received by the researcher.

Method of Data Analysis

Frequency counts and percentages were used to analyze the data collected.

Results

Changes in the pre-retirement savings of older workers amidst the Covid-19 pandemic and its implications for households

Table 1 shows the changes in the pre-retirement savings of older workers amidst the Covid-19 pandemic. The result on the table shows that the covid-19 pandemic has affected the savings retirement of 82% (123) respondents while the retirement savings of 18 (27%) of the respondents were not affected. The result also showed that 40% reported that the Covid-19 pandemic has caused changes in their savings behavior and also their savings rates while 30% stated that it has caused them to make additional withdrawals. The figure further reveals that 20% of the respondents responded a decreased amount of their retirement savings amidst the Covid-19 while 10% indicated it has caused no remittance from the integrated payroll and personal information system (IPPIS) to their pension fund administrator.

The result further shows that 75% of the respondents had withdrawn more money than usual from their retirement savings while 25% indicated that they have not. The result shows that a majority of the respondents (78%) withdrew money than usual from their retirement savings to help cover unexpected expenses while 50 (33.3%) of the respondents indicated this unusual withdrawal to be due to job loss or laid off. On the other hand, 11.3% of the respondents indicated the unusual withdrawal was due to the high cost of living and concerns about the pandemic.
Table 1: Changes in the retirement savings of older workers amidst the Covid-19 pandemic and its implications for households

<table>
<thead>
<tr>
<th>Items</th>
<th>Frequency (N)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has the Covid-19 affected your retirement savings?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>123</td>
<td>82.0</td>
</tr>
<tr>
<td>No</td>
<td>27</td>
<td>18.0</td>
</tr>
<tr>
<td>In what ways has the Covid-19 affected your retirement savings?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decreased the amount of retirement savings</td>
<td>30</td>
<td>20.0</td>
</tr>
<tr>
<td>Changed savings behavior</td>
<td>60</td>
<td>40.0</td>
</tr>
<tr>
<td>Reduced my savings rate</td>
<td>60</td>
<td>40.0</td>
</tr>
<tr>
<td>Making additional withdrawals</td>
<td>45</td>
<td>30.0</td>
</tr>
<tr>
<td>No remittance from IPPIS to pension fund administrator.</td>
<td>15</td>
<td>10.0</td>
</tr>
<tr>
<td>Withdrawn more money than usual from retirement savings in the past three months?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>112</td>
<td>74.7</td>
</tr>
<tr>
<td>No</td>
<td>38</td>
<td>25.3</td>
</tr>
<tr>
<td>Reason for withdrawing more money than usual from your retirement savings?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High cost of living</td>
<td>17</td>
<td>11.3</td>
</tr>
<tr>
<td>Withdrawn Concerns about the pandemic</td>
<td>17</td>
<td>11.3</td>
</tr>
<tr>
<td>Laid off or loss of job</td>
<td>50</td>
<td>33.3</td>
</tr>
<tr>
<td>Help covering unexpected expenses</td>
<td>117</td>
<td>78.0</td>
</tr>
</tbody>
</table>

Changes in the pre-retirement planning of workers amidst the Covid-19 pandemic

Figure 1 shows the changes in the pre-retirement planning of older workers amidst the Covid-19 pandemic. The result showed that a majority of the respondents (63.6%) indicated that they planned to retire about the same time as planned while 18.2% indicated that they planned to retire earlier than planned. On the other hand, 18.2% of the respondents indicated that they do not know. None of the respondents indicated that they plan to retire later than planned due to the pandemic.
Measures taken by workers for their pre-retirement plans amidst the COVID-19 pandemic

Figure 3 shows the measures taken by older workers for their pre-retirement plans amidst the COVID-19 pandemic. The result showed that majority of the respondents (41%) indicated that the measures they were taking was to build a stronger retirement fund and obtaining professional financial advice while 33.3% indicated that they were spending less and saving more. On the other hand, 16.7% indicated they were reviewing their asset allocation while 8.3% were increasing their pension contributions as a way of overcoming the effects posed by Covid-19 on their retirement savings and plans. None of the respondents indicated that they would want to delay their retirement.


Discussion

The study shows great changes in the pre-retirement savings of older workers in public universities in Rivers State amidst the Covid-19 pandemic. Majority of the respondents from this study indicated that the pandemic has affected their retirement savings by decreasing the amount of their retirement savings, changing their savings behavior, reducing their savings rate and making them to withdraw more money unusually from their retirement savings. This finding agrees well with the study of Lacurci (2021) who also reported that the Covid-19 pandemic has affected lower-income households more than wealthier ones, potentially in their ability to save. Even before the Covid-19 pandemic hit, many employees struggled to build up sufficient retirement savings. The pandemic has exacerbated the problem so much that 74.7% of non-retired adults are withdrawing more money than usual to ensure they cover unexpected expenses which have arisen due to the pandemic. A study in America by Cariaga (2021) reported that 14 million workers stopped contributing to their monthly retirement accounts, with many struggling Americans needing to use the money for essentials instead. Knueven (2021) also reported that the covid-19 pandemic has forced many to re-think their savings, including their retirement savings. The effect of the pandemic on the retirement savings can have serious implications on households at post retirement. A good retirement savings is important as it can protect the family against financial loss. Saving now for retirement will ensure that households have enough to enjoy a comfortable standard of living when work is ended.

The result from this study shows that the impact of covid-19 on the pre-retirement planning is smaller compared to retirement savings. Majority of the respondents indicated that they planned to retire about the same time as planned. This could be due to the fact that the respondents who had planned to retire the year they planned have decided to continue working to rebuild their savings amidst the COVID-19 pandemic. In some countries like America, the Covid-19 pandemic has changed the retirement planning of workers as most workers are retiring earlier than planned (Turner et al., 2021). According to the Pew Centre for Research, more than 18 million people were expected to retire in the next five years, but the Covid-19 pandemic appears to be driving millions of workers into early retirement, a decision which could permanently lower their retirement income (Horowitz et al., 2021). Early retirement could mean tapping into savings earlier than planned.

The result from this study also showed that the workers were taking measures for their retirement savings amidst the Covid-19 pandemic. Some of these measures were building a stronger retirement fund, obtaining professional financial advice, spending less and saving more. With Covid-19 disrupting lives, it can be tough to set financial goals and make plans for retirement. The Covid-19 pandemic is therefore a wake-up call for older workers, spurring them to take action in pre-retirement planning and savings and also seek professional financial advice.

Conclusion

The findings from this research showed that the Covid-19 has complicated life for people saving for their retirements by decreasing the amount of their retirement savings, changing their savings behavior, reducing their savings rate and making them to withdraw more money unusually from their retirement savings. These changes could have an implication for the household during post retirement as the household may not have enough to enjoy a comfortable standard of living. Findings on the changes of pre-retirement planning amidst the covid-19 pandemic showed that most of the workers plan to retire the same time they planned. Some of the measures taken by the workers were building a stronger retirement fund, obtaining professional financial advice, spending less and saving more.

Recommendations

1. Government should pay attention to the need for planning and implementing retirement programs for their workers.

2. Workers should also avoid unnecessary spending and rather save more during this period of the COVID-19 pandemic.
Changes in the Pre-Retirement Plans of Older Workers (50-60 Years) in Public Universities in Rivers State amidst the COVID-19 Pandemic: Implications for Households

References


Abstract
The study investigated entrepreneurial skills as correlate relate of retirement anxiety among prospective retiring Home Economics teachers in Delta State, Nigeria. The study employed survey research design. The population for this study comprised three hundred and forty-eight (348) prospective Home Economics teachers in Delta State who had two (2) years to retire. A sample of one hundred and ten (110) prospective Home Economics teachers selected using purposive sampling was used for the study. The research instrument was a self-developed scale titled; Entrepreneurial Skills and Retirement Anxiety Scale among Prospective Retiring Home Economics Teachers (ESRASPRHET). The instrument contained fifteen (15) items structured on a four-point likert format. The instrument was validated by three experts and subjected to a pilot-test on some selected Home Economics teachers outside the sampled schools for the study. A test-retest reliability coefficient of 0.87 after an interval of two weeks was obtained. The instrument was then used to collect data on the sampled schools. Data were analyzed using Pearson Product Moment Correlation Coefficient and Fisher Z test at 0.05 level of significance. The finding reveals that entrepreneurial skills strongly correlate with retirement anxiety irrespective of sex. It was therefore recommended amongst others that school authorities should plan and organize seminars and conferences on staff retirement from time to time for their teachers especially those who are about to retire on how to acquire entrepreneurial skills for life satisfaction after retirement.

Keywords: Entrepreneurial, retirement, anxiety, and Home Economics Teachers

Introduction
Retirement has various meanings to different employees in all careers, institutions, corporations and government services. Retirement to some persons may be a well celebrated milestone or achievement whereby the retiree throws a retirement party/thanksgiving to express fulfillment, satisfaction and appreciation to God for a successful and meritorious service. On the other hand, retirement may be accompanied by anxiety amidst mixed feelings of uncertainty the future holds at the end of the government approved working tenure of either 35years of service or sixty (60) years of age. Retirement may connote a fresh undertaking or role, in terms of status change from a worker to a pensioner who will be receiving monthly pension. Prior to pensioners receiving monthly pension, the beginning of retirement in some cases is characterized by inundating, unending tiring and extended trips to the Ministry Headquarters or Company’s Head Office, where different requirements are demanded, such as series of forms that may be given to be completed and retrieved for pension processes, or extended healthcare benefits if any, gratuity and other necessary details. In many ways, starting retirement is like starting a new job or living a new way of life. Whatever, has a beginning always has an end. Work, which an employee engages in as daily living activity, starts in a particular day and surely ends someday. There are new things to learn, new rules and regulations, new opportunities and challenges. There is also the tendency to face different lifestyle issues and different financial realities. Retirement is seen by most teachers as a change that could lead to physiological, psychological and economic problems or financial difficulties (Ogunbameru & Bamiwuye, 2004).

Retirement can be a time of pleasure or difficulty, depending on individual attitude and how well the individual prepares for it. Most times, the worries of life can make some people apprehensive of the future. A teacher retiring after active service is entering a new chapter of life that has its peculiar challenges. Individuals who are in teaching
profession are supposed to be prepared for retirement. However, many teachers are preoccupied with daily teaching roles such as preparation of lesson plan and notes, classroom engagement and the attendant benefits of receiving salaries and allowances without preparing for retirement. Many teachers suddenly realize that retirement is approaching and resort to finding ways to remain in teaching service. According to Federal Government of Nigeria (Nwolise, 2017), no teacher is permitted to remain in active service after attaining the retirement age of sixty years or thirty-five years pensionable service. Consequently, retirement can be a threat to teachers who are not prepared for life after retirement. Most teachers who prepare for retirement tend to adapt to change (Shultz & Wang, 2011). Employees who are close to retirement need to prepare in order to adjust to the challenges that accompany retirement. Prospective retirees must be equipped and prepared to remain productive and innovative before and after retirement. One of the ways to be fully prepared for retirement is to possess entrepreneurial skills.

Nwolise (2017) views entrepreneurship as the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. Successful entrepreneurs often have a singular commitment towards serving others with their talents and creative abilities to bring about development. Petters (2010) posits that entrepreneurship does not only lay emphasis on business venture or business opportunity/recognition, but concerns itself with initiative, imagination, creativity, a willingness to think conceptually and the capacity to see change. It involves the transformation of innovative and creative ideas into profitable activities. Entrepreneurial training does not merely focus on existing financial management aspects alone, but dwells on developing self-potential and learning or acquiring skills to run businesses as well.

Retirement is an inevitable stage of human development for most teachers and other employees. The individual’s ability to satisfy financial, economic, and psychological needs of the family may depend on work/emoluments and retirement is synonymous with loss of income before entitlements are paid. This is capable of affecting the quality and standard of life of a retiree. According to Agulanna and Agulanna (2019), retirement leads to loss of steady income, reduction in status and social identity and reduced interpersonal relationships. Some retirees may take up contract appointments, some may probably work on part-time, some may open private business ventures in order to augment their retirement benefits to sustain themselves and families. Embarking on a new business venture with retirement benefits may be difficult especially where entrepreneurial skills are lacking as it may lead to colossal loss of lifetime earnings. For this reason, the pre-retirees need to embark on entrepreneurial training in order to prepare them for new phase of life that may be characterized by economic or financial uncertainties. It may also enhance their knowledge on how best to use their retirement benefits, in such a manner that it will ensure regular inflow of cash as well as promote good health, emotional stability, increased positive bonding and family ties, communication and wealth for both the present and future generations.

Entrepreneurial education is necessary for the benefits of Nigeria labour force and national development in term of quality life expectancy. The concept of entrepreneurship in simple terms connotes getting involved in profitable business enterprise capable of leading to self-sufficiency (Onu, 2013). Retirement education is required as a means of equipping workers with reliable and relevant information to become self-reliant during postretirement years. Skills could be acquired in various aspects of life such as tailoring, hairdressing, catering, baking, hat-making, beads-making, photography, farming, poultry, book binding, establishing daily, weekly or monthly thrifts and loan services, dry cleaning service and computer service. These skills of course, are needed by employees irrespective of their sex for sustenance of family or nation as well as sustainable development.

Sex is one factor that could influence entrepreneurial skills of prospective retiree, because it is a contextual factor in prospective retirees’ psychological well-being. Thus, challenging work experience or history, employment opportunities encountered and general life experiences may cause women to adjust to retirement differently than men do. There is an indication that women have more negative attitudes toward retirement than men do, and retirement is more troublesome and more probably linked with greater anxiety and loneliness for women than men (Kim & Moen, 2002). It is against this background that this study investigated entrepreneurial skills as correlate of retirement anxiety among prospective retiring Home Economics Teachers in Delta State, Nigeria.
Statement of the Problem
In Delta State, it is often observed that many pensioners which include teachers are found to be living relatively well on the average when in service depending on their position or work status. But as soon as they retire, things begin to fall apart with them in terms of coping with daily living because their monthly salary is no longer in place or forth coming and the expected pension and gratuity is like a mirage. Their lives become miserable as they experience untold hardships especially in these days of gross unemployment, whereby their own adult children who should be in gainful employment, but are not, are yet depending on them. Different illnesses set in which may result in unexpected or avoidable death. Hence, this study sought to find out if any relationship exists between entrepreneurial skills and retirement anxiety among prospective retiring Home Economics teachers in Delta State.

Purpose of the Study
The general purpose of this study was to investigate entrepreneurial skills as correlate of retirement anxiety among prospective retiring Home Economics teachers in Delta State. Specifically, the study sought to:

I. Establish the relationship between entrepreneurial skills and retirement anxiety among prospective retiring Home Economics teachers in Delta State.

II. Determine if sex moderates the relationship between entrepreneurial skills and retirement anxiety of prospective retiring Home Economics teachers in Delta State.

Hypotheses
The hypotheses below were stated to guide the study:

1. There is no significant relationship between entrepreneurial skills and retirement anxiety of prospective Home Economics teachers.

2. The significant relationship between entrepreneurial skills and retirement anxiety of prospective Home Economics teachers do not differ by sex.

Literature Review
Entrepreneurial training of employees focuses on activities through trainings, conferences and workshops that impact appropriate skills to prepare retirees adequately towards retirement (Mbon, 2006). It is a process of creating something new with appreciable value which could enable retirees to devote time and effort, assume financial resilience, psychic and social risks as well as receive monetary gains, personal satisfaction and financial independence. Ifelunni (2009) asserted that it is essential to train employees to become adaptable to creativity, risk taking, perseverance, innovativeness and problem-solving oriented to set up small businesses before and after retirement. This will not only guarantee alternative sources of income but ensures that the retiree is involved in regular interactions with others, which promote good health as well. Clark and Ambrosio (2013) reported that participation in entrepreneurial seminars and trainings changed individual’s retirement goals and retirement saving behaviours in a positive way. This implies that such employees with entrepreneurial training exhibit less retirement anxiety. It is of great necessity, to expose prospective Home Economics teachers to awareness programmes in order to help them imbibe the right attitude towards retirement, so as to curb or reduce incidences of health challenges arising from inadequate finances as a result of unpreparedness for retirement. Therefore, teachers need to be well informed regarding preparation plan for retirement. They should be able to maximize every opportunity given to them to learn and become better civil servants that would do well after retirement. Similarly, Hershey and Mowen (2017) observed that brief training programmes on entrepreneurship stimulated individual’s saving behaviour and decision making competencies of prospective retirees in the civil service.

According to James (2011), lack of preparation for retirement which may include lack of entrepreneurial training often lead to the onset of anxiety when signals of retirement become imminent. Anxiety is an unpleasant, emotional state of high energy that consists of a complex mixture of emotions that include fear, uneasiness, and worry. It is a state of uneasiness, uncomfortable and unpleasant feelings that an individual experience when facing demanding, uncertain or fearful situations. Asamoah (2012) asserted that retirement is an unavoidable phase of life event, bringing with it many challenges in terms of adjustments and changes in lifestyle, self-worth, and relationships. The reason for the retirement anxiety by most teachers may be due to meager economic status as their pay at the end of the month is hardly enough to take home. At present, it is becoming increasingly difficult for average Nigerian teacher to make ends meet because of low wages and high rate of inflation.
Consequently, the reaction of most Nigerian teacher towards retirement according to Funky and Lee (2018) are that of shock, disbelief, anger, negative feelings and anxiety especially for those who are unprepared and are lacking entrepreneurial skills or investments. These challenging situations may account for age alteration and other fraudulent practices among retiring employees. Most prospective retirees are ignorant of what to do with their pension money after retirement. Unfortunately, in most cases, the pensions and gratuities are not paid immediately after retirement and so some are often stranded and depressed not knowing what to do. Some are ignorant of their personal qualities, interest, talents, habits, lifestyle, drive, among others. All these are likely to cause anxiety of would-be-retirees particularly for those that lack entrepreneurial skills. Thus, all prospective retirees need to acquire knowledge, skills, ideas and qualification for entrepreneurship before retirement. For such knowledge and skills will enable retirees to find what to do after retirement from the public or private sector and become entrepreneurs or business owners. Entrepreneurial training for teachers may enable them to function effectively in self-employment through small business ventures. This according to Ikenga, et al (2018) may help to abate retirement anxiety and bring about life satisfaction as well as promote health, longevity and wellness.

Some studies have shown that men have more tendencies than women to save or engage in several financial investments as preparation towards retirement. Hershey, et al (2012) found that male retirees were more likely than their female counterparts to involve in bridge employment or stop-gap measures before full retirement. These differences may be attributed to many factors and more importantly, the disparity between both sexes to engage in financial investment after retirement and vice versa. Women who had worked in administrative positions and jobs, but had also been very busy and involved in family networks, are optimistic about retirement because it meant more opportunities to spend more time with family and friends. In contrast, men who had followed semi-skilled careers were more concerned with identity loss and inactivity in retirement.

Some studies showed that females experience retirement in a different way from males (Joo and Pauwels (2016). Males were found to likely have more positive attitude towards retirement than females. Joo and Pauwels (2016) also found that males had higher retirement confidence than females. In contrast, female workers were found to be less prepared for retirement than their male counterparts (Behling & Merves, 2018). Discontinuous work histories due to family care giving often result in women filling lower-paying jobs, jobs without skill development potential, and jobs with few benefits. Women are often just experiencing career success when they reach retirement age. Women have had less time to accrue employer retirement benefits and as a result have fewer financial resources to draw on in retirement (Hatch, 2012; Behling & Merves, 2018).

Studies on demographic factors such as sex have been shown to play a significant role in decision to retire or stay in workforce and the degree of psychological well-being in retirement. Wives are often pressured by their husbands to retire at the same time, or the woman is expected to retire if a family member requires care giving (Shuey & O’Rand, 2006). This creates feelings of frustration and less retirement satisfaction for some women (Smith & Moen, 2004). Retirement as phenomenon for women is a relatively new concept and one not frequently studied since the assumption persisted until recently that a woman’s job was primarily at home caring for her family and not in the workplace. For men, three factors seemed most important for satisfaction in retirement: If retirement was for internally or self-motivated reasons, for pursuit of other tasks, or financial reasons. For women, early retirement, as long as it is not unexpected, seemed to be the most important predictor of satisfaction in retirement (Quick & Moen, 2008).

**Methodology**

The study employed a survey research design. The population for this study comprised three hundred and forty-eight (348) Home Economics teachers in Delta State with two (2) years left to retirement. The sample of this study comprised one hundred and ten (110) prospective retiring Home Economics teachers in public secondary schools in Delta State with two years left to retirement. The samples were selected using purposive sampling technique. The instrument used for data collection was a self-developed scale titled; Entrepreneurial Skills and Retirement Anxiety Scale among Prospective Retiring Home Economics Teacher (ESRASPRHET). The instrument contained fifteen (15) items structured on a four-point likert format with two sections (A and B). The instrument was validated by three experts. The instrument was pilot-tested on some selected...
Changes in the Pre-Retirement Plans of Older Workers (50-60 Years) in Public Universities in Rivers State amidst the COVID-19 Pandemic: Implications for Households

Home Economics teacher outside the sample of the study. A test retest reliability coefficient of 0.87 after an interval of two weeks was obtained. The instrument was then used to collect data on the sampled prospective retiring Home Economics teachers. Data obtained were analyzed using Pearson Product Moment Correlation Coefficient and Fisher Z test at p.05 level of significance.

Results and Discussion

Table 1: Response Rate of the Questionnaire

<table>
<thead>
<tr>
<th>Number of Questionnaire Administered</th>
<th>Number of Questionnaire Retrieved</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>110</td>
<td>110</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 1 shows the response rate of the respondents. In Table 1, 110 copies of questionnaire were administered to the respondents and 110 copies of questionnaire were retrieved which accounted for 100% response rate. This implies that the response rate is high.

Table 2: Gender Distribution of Respondents

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>38</td>
<td>34.55</td>
</tr>
<tr>
<td>Female</td>
<td>72</td>
<td>65.45</td>
</tr>
<tr>
<td>Total</td>
<td>110</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 2 shows that out of the 110 respondents, 38 (34.55%) were male and 72 (65.45%) were female. This implies that the majority of the respondents are female.

Hypothesis I: There is no significant relationship between entrepreneurial skills and retirement anxiety of prospective retiring Home Economics teachers.

Table 3: Relationship between Entrepreneurial Skills and Retirement Anxiety among Home Economics Teachers in Delta State

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>R</th>
<th>p-value</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneurial Skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Anxiety</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>α = 0.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 3 shows the relationship between entrepreneurial skills and retirement anxiety among prospective retiring Home Economics Teacher. In Table 3, the correlation coefficient (r) = .575, this is an indication of a positive relationship between entrepreneurial skills and retirement anxiety among prospective retiring Home Economics teachers. The correlation coefficient is significant, testing at p.05 alpha level. Since the p-value of .001 is less than .05, therefore the null hypothesis is rejected. Therefore, there is a strong positive correlation between entrepreneurial skills and retirement anxiety among Home Economics teachers in Delta State.

Hypothesis 2: The significant relationship between entrepreneurial skills and retirement anxiety of prospective Home Economics teachers do not differ by sex.

Table 4: Fisher-Z test of Relationship between Entrepreneurial Skills and Retirement Anxiety among Home Economics Teachers by Sex

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Sex</th>
<th>R</th>
<th>Zr</th>
<th>Z-table</th>
<th>α = 0.05</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneurial Skills</td>
<td>38</td>
<td>Male</td>
<td>.572</td>
<td>.7205</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Anxiety</td>
<td>72</td>
<td>Female</td>
<td>.735</td>
<td>.7762</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

~ 55 ~
Table 4 shows the relationship between entrepreneurial skills and retirement anxiety of prospective Home Economics teacher retirees in Delta State by sex. In Table 4, male (N)= 38, the correlation coefficients \( r = .572 \), \( Z_r = .7205 \), for female (N) = 72, the correlation coefficient \( r = .735 \), \( Z_r = .7762 \). The Z-calculated value of 1.96 at p.05 alpha level falls within the acceptance region of the standard normal curve, therefore the null hypothesis is hereby retained.

**Discussion of Findings**

The result shows that there is a strong positive correlation between entrepreneurial skills and retirement anxiety among Home Economics teachers in Delta State. This finding shows that entrepreneurial skills relate with retirement anxiety. This implies that lack of preparation for retirement which may include lack of entrepreneurial training often lead to the onset of anxiety when signals of retirement become imminent. Thus, all prospective retirees need to acquire knowledge, skills, ideas and qualification before retirement. For such knowledge and skills will enable retirees to find what to do after retirement from the public or private sector and become entrepreneurs or business owners. Entrepreneurial training for teachers may enable them to function effectively in self-employment through small business ventures. This according to Ikenga, et al (2018) may help to abate retirement anxiety and bring about life satisfaction as well as promote health, longevity and wellness. The finding corroborates report by Ikenga, et al. (2018) that entrepreneurial skills and training helps to abate retirement anxiety. The finding agrees with the study that was carried out by Clark and Ambrosio (2013) who discovered that participation in entrepreneurial seminars positively changed individual’s retirement goals and retirement saving behaviours. This implies that such workers with entrepreneurial training exhibit less retirement anxiety.

Another result of this study reveals that relationship between entrepreneurial skills and retirement anxiety among Home Economics teachers do not differ by sex in Delta State. This implies that the more Home Economics teachers are exposed to entrepreneurial training, the less the level of retirement anxiety exhibited by prospective retiring teachers irrespective of their sex. Thus, entrepreneurial skills and training is significantly related to retirement anxiety of prospective retiring Home Economics teachers. Entrepreneurial training aids sustainability of individuals (male and female), family and national business ventures at large. The finding of this study agrees with the report by Quick and Moen (2008) who observed that early retirement, either for male or female, as long as it is not unexpected and entrepreneurial skills have been acquired seemed to be the most important predictor of satisfaction in retirement. However, this finding disagrees with the findings by Joo and Pauwels (2016) that males were found to have positive attitude towards retirement than females despite retirement education. Again, this finding contrast that of Hershey, et al (2012) who found that male retirees were more likely than their female counterparts to involve in bridge employment or stop-gap measures before full retirement. These differences may be attributed to many factors and more importantly, the disparity between both sexes to engage in financial investment after retirement and vice versa. Women who had worked in administrative positions and jobs, but had also been very busy and involved in family networks, are optimistic about retirement because it meant more opportunities to spend more time with family and friends.

**Conclusion**

Based on the findings of the study, the researcher concluded that entrepreneurial skills is a correlate of retirement anxiety of prospective retiring Home Economics teachers in Delta State. Therefore, prospective retiring Home Economics teachers’ who gets involved in entrepreneurial training to acquire skills for self-employment become less anxious as mandatory retirement approaches irrespective of their sex.

**Recommendation**

1. Prospective retiring Home Economics teacher should embark on entrepreneurial training in order to acquire lifelong skills which can be utilized to earn extra income for sustainable family economic development. This may help to reduce pre- and post-retirement anxiety.
2. Entrepreneurial training through seminars and conferences should be organized by school management from time to time for retiring Home Economics teachers on how to acquire entrepreneurial skills for life satisfaction in retirement.
3. Government should introduce pre-retirement seminars, workshops on entrepreneurial skills to equip would-be teacher retirees to be better prepared for retirement.
4. Home Economics professional bodies such as HETAN, HEPAN and HERAN amongst others should organize workshops, conferences, seminars and other educative programs and activities solely to sensitize and create awareness amongst Home Economics teachers from the grassroots to the upper classes on the need for them to deliberately pick up entrepreneurial skills for self-satisfaction and contentment in retirement long before they retire.

5. Home Economics Teachers on their own can come together under one umbrella to crowd-fund entrepreneurial skill acquisition programs for self-empowerment by reaching out to resource persons to train and get them equipped for the raining day.

References


WOMEN RETIREEs’ INVOLVEMENT IN MEETING THE FOOD NEEDS OF FAMILIES IN NIGERIA

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Abstract
Food production has not only been for men but women are also involved meeting the food needs of the family and to arrest food crises in relation to quantity and quality at the individual and household levels in Nigeria. This study examined women retirees’ involvement in meeting the food needs of families in Nigeria. This study was guided by four research questions. One hundred (100) women retirees involved in farming were purposively selected as respondents from Delta state. Data were collected with the questionnaire and analyzed using simple percentage and mean. Findings showed that women retirees engage in different farm operations and most 92% of women are involved in sales of produce, most 90% in transportation, majority 86% in processing, most 85% in planting among others were highly involved in the production of foods. Most 60% of women generate income from it and utilize the foods produced in meal preparation to meet the nutritional needs of the family. Women retirees meet the families’ food needs by engaging in food production, sales and utilization for their wellbeing. The women should be supported with modern technologies to provide more foods, generate and earn more income and reduce household food shortage and poverty.

Keywords: Food Production, Food Needs, Women, Retirees, Families.

Introduction
Food is very useful in human nutrition, a source of healthy and productive living. It is a necessity for life, Food production has been a major area of providing family food, survival and increase economic level (Ogwu, Azonuche & Achuba 2021). It contributes to the food industries raw materials, foreign exchange, employment, accounting for almost 2.9 percent National Gross Domestic Product (GDP) (Aneke & Alio, 2018; Iwena, 2015; Mazulie, 2010). In the third quarter of 2018 over 20 percent of GDP was from Agriculture in Nigeria (World Bank, 2019; Odukoya, 2020).

It is evident that several people cannot get adequate food to live healthily and be productive in life (Idibie, 2019). As such malnutrition is the result since the food intake requirement of Nigerians fall below International standard (Alfred, 2014). The global food crisis has again brought the need for increased food production in Nigeria. The oil boom left the greater part of agricultural activities with the women, who perform farm operations all round the year for the production of foods (Ikeoji & Onwuegbune, 2017). Rural women have always been at the forefront of food production in Nigeria while at the same time ensuring foods are available for families to be well nourished. These women play crucial roles in the producing foods for the households, post-harvest activities (Ogbene, 2015), livestock for sustenance, husbandry in order to supplement family income and marketing of farm produce. Often in order to meet the family food needs most urban women utilize available space in their compounds, undeveloped plots of land and often times hire farm lands for food production. They engage in crop production, animal husbandry, process/ preserve foods and sales of foods even after retirement.

Retirement is an inevitable period when one retreat from active service either from government or self employment in life. It is occasioned with various lifestyles as change in emotional, physical, social disposition and activity (Aghadinazu, Obochi & Nwachukwu, 2019). Often most women retirees though “retired but not tired” engage in farming/gardening and other business to provide food for self, family and generate income. The women retirees require plans for re-engagement to sustain livelihood in retirement. Some of them even retired voluntarily for personal reasons.

The place of women retirees which was traditionally regarded as in the kitchen is no longer so since they can also create wealth. Report shows that some states have above 70% of the homemakers who partake in animal husbandry, cultivation of crops
and marketing (Ndem, Udensi & Ochijienu, 2016). They utilize the food products to meet family nutritional needs keeping them above hunger and poverty level (Idibie, 2019). These women have diversified in vegetable production and generated foreign exchange from vegetable exports to United Kingdom (Onuche, 2016; Nwokoye & Okeke, 2016).

Women retirees have contributed in no small measure in developments at local, state and national levels as well as in social, religious, economic and agricultural levels. They play roles of family members and contributors to the development of the community, state, national and entire world (Ogbene, 2015). As a mother and the woman retiree is expected to provide regular and nutritious diet for the members of her family. She is a homemaker and a nurturer of children. She is either in the farm or in her place of business. Yet she is expected to return home and provide the family with nutritious meals from the farm/garden which she has produced. Since these produce are readily got from the farm the woman retiree should include them in meal preparation and service for a beneficial nutritional outcome to the family. The foods produced include poultry, legumes, goats, fishes, among others, are good source of protein which build the cells and tissues of the body. The cassava, yam, rice and corns provide energy for strength. The palm oil provides fats/oils needed for energy and warmth. The vegetables and fruits contain minerals and vitamins to maintain and nourish the body which should be consumed adequately (Nwokoye & Okeke. 2016). Everyone needs foods, which provide nutrients to help the body work properly (Ogbene, (2015). Through these means, foods are readily available for the woman retiree to prepare balanced nutritious meal for the home. But some are often more interested in selling the produce to make money thereby causing the family to be malnourished. This act is detrimental to the health of the family and can lead to further health challenges. When the family members are healthy, they make more input to the development of the family and nation at large. Since no food by itself can provide all the nutrients necessary for the body; therefore, our diet should include a variety of food products (Anyakoha, 2015). The woman retiree should combine foods in the right proportion to provide nutritious meal to meet the nutritional needs of the family members. Most women retiree farmers do not eat some foods produced due to the ignorance of the food value and a bid to achieve monetary gains. Some families observed do not include fruits and vegetables in their meals instead they eat more energy giving food (cassava, rice, wheat and yam). They regard it as animal feeds not fit and should not be eaten by human beings, making family foods insufficient and inadequate for health.

The world has always experienced food crises resulting in scarcity and hike in food prices. More than 60% of Nigeria populace depend on agricultural produce for feeding, this brings about food scarcity, food production crises and food insecurity (Idibie, 2019; Vintagesam, 2014). The prices of staple foods like rice, garri, beans, yam, corn and millet have gone so high that it is difficult for families to feed well as it is out of their family table and there is no hope for improvement around the corner and this will further impoverish Nigerians (Alfred, 2014). As such women retirees and families require more money to be able to put food on the table. Often times both couples are retired with entitlement not yet paid, their children still in schools or have no job. Therefore, alternative means of generating income and providing sustainable adequate food are paramount. Despite several government attempts to solve food problem in Nigeria, families do not have still have enough food (Alfred, 2014).

Families are food secured when affordable foods are available, accessible and usable to them all times at a relatively low price even at this period of retirement. The need for production of enough adequate foods for families to eat always to be food secure It is therefore imperative to examine stages of food production (farm operation) in which women retirees are involved, the level of involvement in the production of food, level of earning and the extent foods produced are utilized by households to be food secured and eliminate hunger at retirement.

**Research Questions**

1. What areas of farm operation are women retirees involved in meeting the food needs of families for food security?
2. What is the level of women retirees’ involvement in the production of foods to meet the needs of families for food security?
3. How much do women retirees earn from food production?
4. How often do women retirees use foods produced in meeting the nutritional needs of families?
Method and Materials
This is a survey study. The study area was Delta State Nigeria. The study covered two all the women retirees who take part in growing of foods in urban and rural communities in Delta State. The population is estimated at 3,860 women retirees.(Pencom Office, 2021).

A total of one hundred women retirees (100) from urban and rural areas were selected from women retiree farmers in Delta State. Multi stage sampling was used. Firstly, ten (10) towns were randomly selected from urban and rural towns. Then, 10 women retiree food producers were purposively selected from each town. Sampled subjects were those who engage in foods production and family feeding.

A structured questionnaire was used for this study The Questionnaire items were formulated based on the research questions and information got from reviewed literatures. The questionnaire are in two parts; part I sought the demographic information of the respondents. Part II was in three sections of A, B & C; section A contains five items with responses of highly involved (HI), partially involved (PI) and Not Involved (NI). Section B contains six items of Yes or No responses while section C contains 3 major items with responses of often (O), Rarely (R) and Not at all (NA) with rating scale of 3, 2 & 1 respectively.

The instrument was subjected to face validity, corrections and modifications were made as noted by three experts who attested the relevance and appropriateness of the instrument.

A pilot test of the instrument was carried out using 20 women retiree farmers not used in the study from Edo State. Internal consistency reliability of the instrument was determined using split-half (odd-even) correlation. In section A and C; Cronbach alpha reliability index coefficient index of 0.86 and 0.87 were obtained Kuder Richarlson 20 was used for section B; coefficient index obtained is 0.87.

This instrument was administered to 100 women retiree farmers with the help of three research assistants. All copies of the questionnaire were retrieved.

Data was analysed with percentage and mean for the research questions, items with mean of 2.45 – 3.00 was considered often, 1.44 – 2.44 was considered rarely and 1.00 – 1.43 is considered Not at all.

Results
Research question 1: What areas of farm operation are women retirees involved in meeting the food needs of families for food security?

Table 1: Percentage responses of on the areas of farm operations women retirees are involved

<table>
<thead>
<tr>
<th>S/N</th>
<th>Item</th>
<th>F</th>
<th>%</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Clearing/Land preparation</td>
<td>50</td>
<td>50%</td>
<td>8th</td>
</tr>
<tr>
<td>2</td>
<td>Ridging</td>
<td>60</td>
<td>60%</td>
<td>7th</td>
</tr>
<tr>
<td>3</td>
<td>Planting</td>
<td>85</td>
<td>85%</td>
<td>4th</td>
</tr>
<tr>
<td>4</td>
<td>Weeding/spraying of chemicals</td>
<td>70</td>
<td>70%</td>
<td>6th</td>
</tr>
<tr>
<td>5</td>
<td>Application of fertilizer/manure</td>
<td>70</td>
<td>70%</td>
<td>6th</td>
</tr>
<tr>
<td>6</td>
<td>Harvesting</td>
<td>82</td>
<td>82%</td>
<td>5th</td>
</tr>
<tr>
<td>7</td>
<td>Transportation</td>
<td>90</td>
<td>90%</td>
<td>2nd</td>
</tr>
<tr>
<td>8</td>
<td>Processing</td>
<td>86</td>
<td>86%</td>
<td>3rd</td>
</tr>
<tr>
<td>9</td>
<td>Sales of produce</td>
<td>92</td>
<td>92%</td>
<td>1st</td>
</tr>
</tbody>
</table>

F= frequency, % = percentage

Result in table 1 showed that on the average (50%) women retirees are involved clearing, most (60%) in ridging, majority (85%) in planting, most (70%) in weeding, (70%) in application of fertilizer/manure, (82%) in harvesting, majority (90%) in transportation, (86%) in processing, and majority (92%) in sales. This means that women retirees are involved in all farm operations.

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Research Question 2: What is the level of women retirees’ involvement in the production of foods to meet the needs of families for food security?

Table 2: Level of involvement of women retirees in food production

<table>
<thead>
<tr>
<th>S/N</th>
<th>Item</th>
<th>Highly involved</th>
<th>Partially involved</th>
<th>Not involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>What is the level of your involvement in food crop production?</td>
<td>82</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>2</td>
<td>What is the level of your involvement in vegetable crop production?</td>
<td>74</td>
<td>20</td>
<td>6</td>
</tr>
<tr>
<td>3</td>
<td>What is your level of involvement in fruit crop production?</td>
<td>66</td>
<td>23</td>
<td>11</td>
</tr>
<tr>
<td>4</td>
<td>What is the level of your involvement in small animal rearing (e.g. poultry, rabbits, goat, fish, among others)?</td>
<td>68</td>
<td>28</td>
<td>14</td>
</tr>
<tr>
<td>5</td>
<td>What is the level of your involvement in food processing (e.g. cassava, maize, oil)?</td>
<td>80</td>
<td>16</td>
<td>4</td>
</tr>
</tbody>
</table>

Result in table 2 shows that majority (82%) of the women retirees are highly involved in food crops, (74%) in vegetable crops, most (66%) in fruit crops (68%) in animal rearing. While (28%) were partially involved and (14%) not involved. It shows that women retirees are highly involved in production of food and vegetable crops, fruit production, animal rearing and food processing.

Research Question 3: How much do women retirees earn from food production?

Table 3: Percentage responses on the earnings from food production per annum

<table>
<thead>
<tr>
<th>Earning</th>
<th>F</th>
<th>(%)</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than N20,000 P.A.</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>N20,000 – 40,000 P.A.</td>
<td>2</td>
<td>2</td>
<td>5th</td>
</tr>
<tr>
<td>N40,000 – 60,000 P.A.</td>
<td>4</td>
<td>4</td>
<td>4th</td>
</tr>
<tr>
<td>N60,000 – 80,000 P.A.</td>
<td>14</td>
<td>14</td>
<td>3rd</td>
</tr>
<tr>
<td>N80,000 – 100,000 P.A.</td>
<td>20</td>
<td>20</td>
<td>2nd</td>
</tr>
<tr>
<td>N100,000 and above P.A.</td>
<td>60</td>
<td>60</td>
<td>1st</td>
</tr>
</tbody>
</table>

PA= Per annum F=frequency

Tables 2 showed that more than half (60%) of women retirees earn N100,000 and above, 20% earn N80,000 – N100,000 and 14% earn N60,000-N80,000 per annum while 4% earn N40,000-N60,000, 2% earn N20,000-N40,000 and none earn less than N20,000 per annum. This indicates that women earn high amount in farm produce than urban women.
Research Question 4: How often do women retirees use foods produced in meeting the nutritional needs of the family?

Table 3: Mean rating on women retirees use of foods produced in meeting the nutritional needs of the family.

<table>
<thead>
<tr>
<th>S/N</th>
<th>ITEM</th>
<th>( \bar{X} )</th>
<th>Rem</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>My family eat the foods I produce</td>
<td>2.50</td>
<td>0</td>
<td>7th</td>
</tr>
<tr>
<td>2</td>
<td>I Prepare family meals with the following foods which I produce:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Yam</td>
<td>2.45</td>
<td>0</td>
<td>9th</td>
</tr>
<tr>
<td></td>
<td>- Cassava</td>
<td>2.48</td>
<td>0</td>
<td>8th</td>
</tr>
<tr>
<td></td>
<td>- Corn</td>
<td>2.60</td>
<td>0</td>
<td>6th</td>
</tr>
<tr>
<td></td>
<td>- Plantain</td>
<td>1.91</td>
<td>R</td>
<td>10th</td>
</tr>
<tr>
<td></td>
<td>- Okro</td>
<td>2.66</td>
<td>0</td>
<td>5th</td>
</tr>
<tr>
<td></td>
<td>- Pepper</td>
<td>2.80</td>
<td>0</td>
<td>4th</td>
</tr>
<tr>
<td></td>
<td>- Melon</td>
<td>2.91</td>
<td>0</td>
<td>2nd</td>
</tr>
<tr>
<td></td>
<td>- Palm nut</td>
<td>2.93</td>
<td>0</td>
<td>1st</td>
</tr>
<tr>
<td></td>
<td>- Pawpaw</td>
<td>2.80</td>
<td>0</td>
<td>4th</td>
</tr>
<tr>
<td></td>
<td>- Orange</td>
<td>2.81</td>
<td>0</td>
<td>3rd</td>
</tr>
<tr>
<td></td>
<td>- Banana</td>
<td>1.80</td>
<td>R</td>
<td>12th</td>
</tr>
<tr>
<td></td>
<td>- Fish</td>
<td>1.51</td>
<td>R</td>
<td>13th</td>
</tr>
<tr>
<td></td>
<td>- Chicken</td>
<td>1.45</td>
<td>R</td>
<td>14th</td>
</tr>
<tr>
<td></td>
<td>- Goat (meat)</td>
<td>1.31</td>
<td>NA</td>
<td>15th</td>
</tr>
<tr>
<td></td>
<td>I sell all the foods produced</td>
<td>1.87</td>
<td>R</td>
<td>11th</td>
</tr>
</tbody>
</table>

O – Often, R – Rarely, NA – Not at all, \( \bar{X} \)-mean, Rem–Remark

Table 3 showed that all the items have mean of above 1.45 except one item with 1.31. This means that women retirees use foods produced in meeting the families’ nutritional needs. But goat meat is not used at all.

Discussion
Finding showed the women retirees involvement in all farm operations such as clear and prepare land for use, plant crops, weed the farm, apply fertilizer/manure to crops, harvest, transport, process and sales of produce. This finding agrees with that of Aneke and Alio (2018) who found that women, even the retirees engage highly in detailed operations of farming in relation to planting, weeding, harvesting and produce marketing among others. Women retiree food producers in Nigeria participate in all farm activities in order to put food on the table for the family. Finding further confirms Ndem et al (2016), who found that women generally play vital role in the production of corps and livestock and also perform major farming activities in food supply chain. Finding as far as earning is concerned shows that more women retirees earn some good amount of income from farm produce. This is not surprising because these women retirees are greatly involved in growing foods to raise the family’s economic power and activities. Women retirees’ engagement in food agriculture generates direct and indirect income, supplement family financial economy (Ndem et al, 2016), ensuring sustainable household feeding supply. Diversity in growing of foods and preservation system constitute different ways of...
providing livelihood for families and possible means of income generation (Anyakoha, 2015).

Finding also revealed that women retirees use foods produced in tubers such as cassava, yam, leafy vegetables, palm nut, fish, fruits for feeding the family. Finding agreed with (Olajide et al, 2018), who stated that food paths are short and simple because families produce and eat the food, so each person must eat enough food. Everyone needs food which provides nutrients to help the body work properly (Ogbene, 2015). Cassava and yam which are predominant in the area as staple food are processed into fufu, garri, flour, edible starch, tapioca, among others, are rich in carbohydrates for energy with traces of protein and calcium (Anyakoha, 2015). Fruits and vegetables provide vitamins and minerals to nourish and maintain the body. Palm nuts used for soup and oil is rich in vitamin A and necessary for good eyesight and lubrication of the body. Chicken and fish are rich in protein and help to build the body. Goat meat is rarely eaten except during festive periods and celebrations. It is greatly used for meal preparation in Nigeria family food preference during festivities (Nnaemeke, 2013); because of its unavailability and unaffordable to households. Snail is a major food ingredient consumed in family meals that it has become a special delicacy in Nigeria diet. (Onwudiuwe et al, 2016). Therefore, it is necessary that the women retirees combine these foods in the right proportion to ensure adequate nutritious household diet, eliminate malnutrition and hunger for sustainable family food security at this time of retirement.

Families produce foods, decide how much to sell and how much to eat or keep (Ogwu & Azonuche, 2020). Usually, some of the foods are eaten by family and others are sold to other families for consumption and nutritional health needs. The ‘farm produce consumed by the family is a source of ‘direct income’ to them (Anyakoha, 2015). The family consumption of these foods provides nutritional values for nourishment, health maintenance, body building and energy for strength to carry out farm work and other activities beneficial to the family.

Conclusion
The role played by women retirees in providing family’s nutritional needs is vital in achieving household livelihood in Nigeria. When food produce are made available to families, adequate household nutrition becomes much easier. This is the driving force of women retirees in food production. Therefore, findings showed that women retirees are involved in food production and agricultural activities, earn money from their farm produce, utilized foods produced to provide family nutritional requirements and be food secured.

Recommendations
Consequent upon these findings it is recommended that:
1. Women retirees should be trained and supported with modern farm technologies by the government for more food production for the households. Women retirees food growers should diversify farming system for more income generation for reduce household poverty.
2. Women retirees should ensure they provide the family with needed food before selling to make money.

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GRACEFUL AGEING: THE ROLE OF NUTRITION AND EXERCISE

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Abstract

Ageing has been described as a lifelong process of growing up and old. It is said to starts from conception and finally ends in death. Ageing indicates increasing functional decline or slow deterioration of human system/body function over time. On the other hand, ageing gracefully has to do with one’s ability to live healthily, very inclusive social lifestyle, which is disability or illness relatively free. This is very possible and practicable in persons that diet rich in good health as well as engage actively in physical activities in order to better their wellbeing and health. This paper therefore, heightened people’s consciousness on dieting and physical activities as key contributors to ageing gracefully. The study explored in sub-headings; common signs of ageing, nutrition for the promotion of healthy ageing, physical activity and healthy ageing, benefits of physical activity for the ageing people, as well as recommended exercise for elderly. Based on the discussions, the paper advocates among others that although ageing is inevitable, it can be slowed down, thus making it a graceful one, with adequate exercise and good nutrition.

Keywords: Ageing, Graceful Ageing, Nutrition, Exercise.

Introduction

As life expectancy continues to increase globally, the most important thing is if the addition of years consists of years of good health and good health related quality of life. There is a growing public interest in finding out how good nutrition, and exercise, scientifically and clinically interact to bring about good health in the process of ageing. Furthermore, it has been said that both physical activities and nutrition eliminate tendencies of serious diseases, and maintains good physiology and biological ageing process. Generally, Ageing has been described as a process of growing up and growing old over a lifetime, it starts from human conception and stops in death, by this implication, ageing begins from birth. Ageing is also said to be an increasing functional decrease, or a slow decay in physiology function over time (Lopez-Otin, Pinto & Radaelli, 2013).

Ageing gracefully has become the desire of humans globally in the recent past. People at some point in their lives are concerned about ageing and need to find out what they should expect, avoid and different means of adaptation, even ageing adults seek several ways to increase and optimally maximize social and physical wellbeing in order to be independent as they age. Ageing gracefully, is to live long productive, meaningful and enjoyable high quality of life. Additionally, ageing gracefully is explained to live long in good physical health, positive mental state, mental alertness, functional memory and being involved socially. Graceful ageing is also said to be obtaining optimal opportunities for good health in order to improve life quality as one ages. The most important part of ageing healthily is to increase active years in good health. It is sad to note that chronic diseases are common and inevitable as one ages. Research observations indicates that the prevalence of chronic health conditions at younger ages negates normal ageing rather, it is as a result of unhealthy lifestyle behaviors. Avoiding risk factors of chronic diseases such as smoking, inactivity and unhealthy diet will eliminate by 80% chances of cardiovascular diseases (WHO, 2005). There are several number of ways growing adults can promote better health and avoid chronic diseases, this includes; regular physical activities, healthy dieting, regular health checkups among others. People can start early to build good health behavior in order to age in grace.

Regular exercise and good nutrition extensively give room for healthy ageing. Exercise has been said to be one of the ways used to prevent chronic diseases, it eliminates risk factors numerous health issues and challenges in adults such as cardiovascular disease, stroke, diabetes, cancer, depression, decline in

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cognitive abilities among others (WHO, 2007; Otinwa, 2014; Centre for Disease Control, 2012). Regular exercise can enhance life, eliminate obesity and delay functional decline and chronic diseases. Physical activities help to avoid disabilities that associate with chronic diseases, enhance health, promotes socialization, among others (Seaward, 2009).

Healthy diets play important function in the process of ageing. Good nutrition is advocated at various stages of life for maintenance of healthy ageing. Foods rich in nutrients help to prevent diseases that are communicable in nature and non-communicable in nature which negates graceful ageing among adults (Adebayo, 2011). A very good comprehension of the relationship between ageing, diet, and physical activities is a sine-qua-non, also, identification of good nutrition that enhances health, and the kind of exercise that one can do at old age that can help prevent disabilities in later-life.

Common Signs of Ageing

There are common signs of ageing and these signs/changes are listed below:

i. As one grows older, the skin becomes dry, wrinkled, thinner and less elastic.

ii. Bones become more visible as one stores less fat beneath the skin.

iii. Muscles become weak when the muscles are not fully exercised.

iv. Cognitive ability reduces when the brain is not fully regularly engaged at earlier years.

v. Forgetfulness becomes regular practice, which may be caused by underlining disease or poor dietary and physical activities.

vi. A slowed reaction time.

vii. A weakened immune system.

viii. Diminished sense of taste, smell or hearing.

ix. Hair becomes thinner and changes colour.

x. Some of the brain regions shrink while others remain stable.

xi. Vision becomes blurred because of visual problems such as cataracts and glaucoma. Cataract is a biochemical change in structure of eyes. Glaucoma is a disease of the eye that is precipitated by intensive destructive pressure of fluids inside the eye. This may eventually lead to wasting of the optic nerve and blindness.

xii. Blood vessels become inelastic and increasing fats in the walls of the artery. This increasing fats cause arteries to be smaller or narrower thereby reducing adequate flow of blood to the heart. This condition may lead to hypertension, arteriosclerosis, cardiac arrest and other heart diseases.

xiii. Reduced physical activities.

xiv. Possibility of increasing body weight due to reduced physical activities.

xv. Low hormonal levels in both men and women leading to andropause and menopause respectively. The reduction in these hormones (testosterone and estrogen) actually resulting to shrinking in height. The list is not limited. Being aware of these signs is to be prepared for the battle ahead if one is not yet in the category of elderly population. Those that are now in this prestigious category can begin to search for various ways of reducing the effects of these symptoms.

Good Nutrition for Promotion of Healthy Ageing

Good nutrition develops and maintains better health over a lifetime from infants to adolescents, adults and to elderly. The effects of good diets on physiology and cognitive abilities of adults create optimal healthy living of well-being and independence. Good nutrition is a medicine to societal common health challenges that negates healthy ageing (Katan, 2010). Some of the elderly foods are rich in excess nutrients such as fats from meat, meats that are processed, dairy products, margarine, trans fats, processed baked foods, processed carbohydrates obtained from carbonated drinks as well as processed and canned foods containing sodium and this leads to chronic diseases. (Millen et al, 2015).

The following are the role of good nutrition in graceful ageing:
Water
Good intake of water helps to avoid and combat diseases among the elderly (Ferry, 2005). Furthermore, water is very important in human functions for proper absorptions of essential nutrients and metabolic functions of the body. Lack of water in the body results to early deaths of the elderly (Ferry, 2005). Observations from various researches conducted indicates that lack of water have a negative impact on renal functions among the elderly (Manz & Wentz, 2005). Regrettably, lack of water is usually common in elderly population, this is as a result that they lack sense of thirst. WHO recommends that older adults should drink 1.5L of water per day, to be more accurate according to WHO, 30ml of water per kilogram body weight per day should be taken by a normal adult (WHO, 2002). Older people should be given small quantities of liquid and water on regular basis daily and are advised not to large amount of liquid at once.

Protein
Adequate protein helps to enhance body weight and reduce possible chronic diseases (Gaffney-Stomberg, Insogna, Rodriguez & Kerstetter, 2009). Foods rich in amino acids such as black beans, soyabeans, quinoa, pumpkin seed, nuts, poultry, whole grains, among others help to build muscles and bones. Observation from various studies have revealed that amino acids helps in muscle protein synthesis in younger and older adults. As one grows older, the ability of muscle skeleton to respond to protein reduces. However, higher consumption of essential amino acids will provide the same muscle protein synthesis stimulations as found in younger people. (Paddon-Jones & Rasmussen 2009).

Fat
Food that contain fats provide the body with nutrients that is energy dense. Fat is an essential source of energy and ensure absorption of fat soluble vitamins such as vitamins A, D, E and K, as well as enhance human body functions. However, overconsumption of fatty foods can lead to excess energy, which gives room to overweight and obesity, it has been also revealed that overconsumption of foods containing trans fat such as cakes, shortening, stick margarine, nondiary coffee creamer, fried foods among others, has negative effects on the cardiovascular system (Brouwer, Serra-Majem & Carrasco, 2013). Van de Rest, Van Hooijdonk, Doets, Schiepers, Eilander, and De Groot (2012) suggested that mono and poly unsaturated fats have positive effects on human metabolism to reduce risk of cardiovascular disease and insensitivity of insulin. Sydenham, Dangour, and Lim (2012) reported a moderate positive effect of oil from fish that contain polyunsaturated fats on swelling joint as a result of arthritis of rheumatoid in nature. Other sources of mono and polyunsaturated fatty acids include extra virgin olive oil, avocado pear, peanut oil, oil from almond and cashew nut, among others. This implies that to ensure graceful or healthy ageing, diet rich in Omega 3 fats is indispensably needed and serious attempts should be made not to consume anything of trans fats in nature.

Vitamins B6, B12 and folic acid
Vitamins B6, B12 and folic acid help to enhance general health and wellbeing as well as body metabolism, repair of DNA, methylation and functional immune system. Vitamin B deficiency causes various forms of disorders in the body. Vitamin B deficiency has been said to be the cause of several disorders and development of chronic diseases of the ageing populations. Adequate intake of vitamin B has a beneficial effects in combating chronic disease of the ageing population. Food that are rich in vitamin B for the elderly include chicken, fish, shellfish, low fat milk, egg, yoghurt, liver, fortified cereal, peanut, soya bean, oat, banana, avocado pear, sweet potato among others.

Vitamin D and calcium
Food that are rich in vitamin D and calcium plays essential functions for healthy bones. Calcium is one of the main key part of human teeth and bones. Vitamin D helps in absorption of calcium and balance activities of serum calcium and phosphorus homeostasis (EFSA, 2012). Whenever vitamin D is deficient, there is a problem in absorption of calcium in human body and this may cause release of parathyroid hormone that supports desorption of bone and facilitate loss of bone. Vitamin D is synthesized in the skin by the action of ultra violet rays from the sun. Mosekilde (2005) stated that production of vitamin D through sun exposure is limited in the elderly because of low levels of vitamin D precursor in the ageing skin. Therefore, since the elderly are at increased risk of vitamin D deficiency, increase in the intake of vitamin D is very important for a good health of bone and teeth in the elderly. Examples of foods that are rich in vitamin D and calcium are milk fortified with vitamin D, oily fish, milk and dairy products, tofu, dark-green leafy vegetables, soybeans among others.
Vitamins A, C and E—antioxidant vitamins
Antioxidants prevents or slows down damage of cells brought about by free radicals. Free radicals are produced as human body processes food and responds to the immediate environment. When in excess, free radicals may result to numerous degenerative health conditions like dementia, cancer, cardiovascular diseases among others (Pham-Huy & Phan-Huy, 2008). These antioxidants help to protect cells from damage and ensure that free radicals are neutralized. (Pham-Huy & Pham-Huy, 2008). Powerful antioxidants are found in colorful foods. This is the reason for encouraging people to eat the rainbow. It is advised that the elderly should have at least three colors in their plate in every meal. There are several indications in various studies that consumption of foods rich in antioxidants reduces risks factors for cardiovascular diseases, decline in cognitive abilities, dementia, age-related eye problems among others (Otaegui-Arrazola, Amiano, Elbusto, Urdaneta, & Martinez-Lage, 2014; Cui, Jing a& Pang, 2013). There are numerous kinds of foods that are rich in antioxidants, they are eggs, fruits, vegetables, nuts, seeds, sunflower, vegetable oils, oranges, bell peppers, berries among others.

Catechins
Catechins act as antioxidant in the body. It is an umbrella term covering compounds like epicatechin gallate (ECG), epicatechin (EC), epigallocatechin gallate (EGCG), epigallocatechin (EGC), found in variety of foods and beverages. They help to fight various chronic diseases in human body. Catechins is contained in beverages such as tea leaves (Johnson, Bryant, & Huntley, 2012). These tea leaves contain strong antioxidative properties. Another beverages that contain catechins is black tea found to reduce lipoprotein cholesterol and blood pressure (Hartley, Flowers, Holmes, Clarke, A., Stranges, & Hooper, 2013). Examples of other foods that contain catechins are purple potato, guava, apples among others.

Resveratrol
According to Raederstorff, Kunz and Schwager (2013), resveratrol is an antioxidative polyphenol found in grape skins, medicinal plants and red wine. Findings have revealed that resveratrol consumption increases lifespan, reduces blood sugar, enhance sensitivity of the insulin and avoid damage of the liver. Consumption of resveratrol has a great beneficial effects in human because of its benefits observed in animals. Foods that are rich resveratrol are grapes of red colours as well as dark chocolate.

Probiotics and prebiotics
These are very essential in the balance of gut health. Changes in the composition of the microbiota results to several disorders namely; inflammatory bowel disease and irritable bowel disease, diabetes, cardiovascular diseases, cancer, and weaknesses in elderly people (Duncan & Flint, 2013). There is a stable microbial components in the gut of a healthy adult, this is not the same in older people, the components in the gut of the elderly vary extensively between individual persons as old age set in. adequate microbial composition in the elderly helps to prevent risk factors of inflammation and metabolic diseases. Probiotics and prebiotic are antioxidants that facilitates good health in the aged. Examples of probiotics are Lactobacilli and Bifidobacteria seen in fermented products. Examples of prebiotics are some vegetables and non-digestible carbohydrates (beans, apples, fibrous vegetables, whole grains) (Hamilton-Miller, 2004). Probiotics and prebiotics in the elderly improve bowel functionality to reduce constipation (Tiihonen, Ouwehand & Rautonen, 2010), prevention of associated antibiotic diarrhoea, improved immune defence, lowers inflammation diseases among others.

The Mediterranean Diet
Health report of WHO (2001, 2002) suggested that Mediterranean diet is one of the healthiest pattern of diet in the world. This is because of its relation with very low morbidity and mortality for some degenerative diseases. Mediterranean Diet is to have beneficial health effects in preventing risk factors of type 2 diabetes, adverse cardiovascular health conditions and several other health disorders, (Bach-Fuig, Berry, Lairon, Reguant, Trichopoulou, & Dernini 2011). Mediterranean diets are very rich in plant foods, less processed foods, fresh foods, locally grown foods, fruits, cheese, yoghurt, nuts, olive oil as the only source of dietary oil among others. Mediterranean diet propagates less or moderate consumption of eggs, red meat, wine among others. Research observations have shown that a Mediterranean diet has a positive relationship with long life as well as prevention of various health challenges that are associated with age.

Calorie Restriction (CR)
Fontana, Partridge and Longo (2010) stated that calorie restriction means bringing down average
daily calorie intake without compromising intake of essential nutrients in the body. This act has been shown to increase life expectancies in yeast, flies, worms, rats and monkeys. This implies that it is also very possible in humans. Restriction of calories help slow down the basal metabolism in humans, and if practiced for several years, may help to reduce risk factors for chronic diseases and promote long life. The elderly can achieve calorie restriction through intermittent fasting, and also reduction in portion size.

**Physical Activity (PA) (Exercise) and Healthy Ageing**

Physical activity has been explained to be movement of the skeletal muscles of the body that result in the expenditure of energy. It covers various forms of exercise and sports. One category of physical activity is exercise which is planned, organized, and repeated in nature and has as an objective for physical health improvement or maintenance. WHO (2013) in their findings stated that PA helps to prevent numerous non-communicable diseases like adverse cardiovascular conditions, stroke, diabetes, cancer among others. Das and Horton (2012) explained that better mental health, slow begging of dementia, enhanced life quality and wellbeing are promoted through physical activities. On the other hand, lack of physical activities facilitates risk factors of several health disorders in both younger and older population. PAs seriously recommended by WHO include aerobic exercise, strength exercise, balance exercises to prevent risk of falls among the elderly. Elderly persons who cannot engage in PAs because of health conditions should be very alert and active dependent on what their abilities can permit.

Some aerobic exercises (include continuous and repeated muscle movement) older citizens should engage are jogging, walking, swimming among others. This type of exercise according to (Chodzko-Zajko, Proctor & Fiatarone, 2009; Herriot, Colberg, Parson, Nunnold & Vinik, 2004; Morrison, Colberg, Mariano, Parson & Vinik, 2010) helps to improve muscle and keep as well as strengthen calcium in the bone. It is recommended by the WHO that 150 minutes less intense PAs or 75 minutes high intense PAs should be done by the elderly depending on their individual abilities per week. Research findings have proved that there is reduced rate of causes of mortality, various health disorders among elderly persons who engage in physical activities regularly. Such elder persons also have cardio respiratory and muscular fitness, good body mass, better health functions, healthier bone, and increased functions of cognitive abilities. (Warburton, Nicol & Bredin, 2006).

**Benefits of Physical Activity for the Ageing People**

Generally, numerous health benefits of physical activities have been discussed extensively under the following subheadings;

1. **Cardiovascular health:**
   Physical activities help reduce risk of cardiovascular diseases. This is because it enhances better flow of blood in the heart region for improved health in the elderly.

2. **Prevention of falls:**
   Physical activities help to lower high rates of frequent fall among the aged, PAs make them fit to avoid falls that may cause various degrees of fractures which leads to various health complications in the elderly.

3. **Glucose Metabolism (Diabetes)**
   Shellenberg, Dryden, Vandermeer and Korownyk (2013) stated that PAs enhances better control of glucose metabolism and removes glucose intolerance or diabetes among aged persons. Physical activities according to the authors help to enhance blood sugar control observable in diabetes-type 2. It also lowers risk factors for cardiovascular diseases, weight loss, and improvement in general wellbeing. Regular exercise may prevent or delay type 2 diabetes development (Shellenberg, Dryden, Vandermeer & Korownyk, 2013).

4. **Cognitive Benefits**
   PAs help to better and improve cognitive abilities of the elderly, a study done by Angevaren, Aufdemkampe and Verhaar (2008) indicates positive impact of PAs in auditory attention improvement and cognitive processing speed. PAs also prevent risk factors of Alzheimer, dementia, and development of cognitive impairment in the elderly (Geda, Roberts & Knopman 2010; Smith, Blumenthal & Hoffman, 2010).

**Recommended Exercise for Seniors**

A triangulation of authors (Herriot, Colberg, Parson, Nunnold & Vinik, 2004; Morrison, Colberg, Mariano, Parson, & Vinik, 2010) have recommended different categories of exercise for the elderly as follows;

1. Aerobic exercise of brisk walking helps to maintain and improve better posture and have
less impact on joints. It is therefore recommended especially to elderly persons that won’t be able to jog as a result of joint and kneel problems.

2. Stationary cycling is also an aerobic exercise, it helps to strengthen muscles and maintain fitness in the elderly. It eliminates all chances of injury among the elderly during the course of physical activities.

3. Arm lifting weights enables to elderly to have stronger arms, it also improves or strengthens back muscles and shoulders. Good posture and stronger upper body are also very important benefits of arm lifting weights. Elderly persons can sit or stand while engaging in the exercise.

4. Tai Chi is a mindful sports that helps the elderly to relax and concentrate, it is a very good medicine in improving mental health of the elderly. Tai chi is done among different groups of the elderly.

5. Stretching regularly helps the seniors to regularly engage in stretch exercise to enhance health of the muscles. Senior have been advised to stretch the following parts of their bodies shoulders, ankles, neck, upper back, lower back, chest region, abdominal region, left/right sides, left/right arms, left/right thighs among others. This is to enable their muscles remain in optimum good health.

6. Yoga helps to build muscles in elderly persons. This is more enjoyable and done in different groups of elderly persons just like Tai Chai. Yoga involves walking and does not exert too much stress on the muscles and joints.

Things to Note about Exercise for Seniors

The following should be noted concerning various categories of exercise by the seniors

1. The senior endeavor to do medical checkup or examinations before engaging in various categories of exercise as this help them ascertain their health status and know the kind of exercise they should engaged for better improvement in their health.

2. Seniors are advised to eat and drink in moderation and appropriately. They should not eat before exercise but they are expected to drink enough quantity of water before exercise, during exercise, and after exercise especially in periods of warm weather.

3. Elderly persons are expected to do enough warm up before the main exercise. After the exercise, they are also expected to rest. For example, seniors are expected to do strolling before walk, do walking before jogging. It is recommended that the seniors may use stretches and less intense calisthenics for warm up and resting activities.

4. Elderly persons are advised to dress very simple to gain or to be relax, comfortable, convenient, and safe.

5. Senior should ensure that they use very good exercising equipment with very good foot wears.

6. They should regularly engage in exercise depending on what their individual abilities can permit. They should also avoid exercise whenever they are injured and give enough time to recover from such injury before any form of exercise.

7. Elderly persons should take into consideration various forms of exercise suitable for their abilities and body systems as this will help them maintain good health and improve in overall well-being.

8. While engage in any form of exercise, seniors should avoid accidental injuries or death as a result of exercise. They should take serious caution and endeavour to be safe.

9. The senior should be mindful and regularly listen to their body language, this is to avoid any unforeseen situation such as chest pain, shortness of breath, tiredness, abnormal sweating, increased pulse among others. They should avoid any form of physical activities whenever they feel sick or abnormal.

Conclusion

Ageing is said to be inevitable, the clock of age can never be stopped by anyone but certainly, one can slow its tick and live gracefully in vigor and vitality. Exercising regularly, regular medical checkups and better nutritional behaviour will help in no small measure towards a graceful life and ageing. This implies that regular exercise and medical checkups as well as better nutritional behaviour help to combat and prevent numerous health disorders such as cardiovascular diseases, obesity, frequent falls and cognitive disabilities in the elderly. Elderly persons are advised to avoid sedentary lifestyles but rather embrace lifestyles filled with physical activities which improve their overall well-being.
Recommendations
The following recommendations have been made:

1. Elderly persons should exercise regularly to enhance their general well-being in no small measure.
2. They should be very conscious of what goes into their mouth and endeavor to eat right in order to age gracefully.
3. Elderly persons should regularly engage in medical checkups to avoid any unforeseen health disorders that will hamper their desire to age gracefully.

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PERCEPTION OF MARRIED WOMEN ON BENEFITS OF FRUIT CONSUMPTION IN EDO STATE, NIGERIA

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Abstract

This study examined perception of married women on benefits of fruit consumption in Esan South East Local Government Area of Edo State, Nigeria. The study adopted descriptive survey design; Population of the study comprised all married women. A sample of two hundred (200) married women was selected using simple random sampling techniques. A structured questionnaire design using a four-point rating scale of agreement was constructed and used for data collection. The instrument was divided into two section, and B, section A contains the demographic information of the respondents, section contains investigation areas of the study, the instrument was pattern of four point Likert, it contains fifteen items. The instrument was validated by two experts in the Department of Vocational and Technical and Technical Education in Ambrose Alli University, Ekpoma, Split half method was used, using Spearman Brown Rank Correlation. the reliability coefficients obtained was 0.70. Data were analyzed using mean and standard deviation, The stated hypotheses were tested using t-test statistical tool at 0.05 level of significance. The findings showed that fruits have many benefits to human health. Even though some fruits benefits are not known to respondents. Educated married women have more knowledge on the benefit of fruits consumption to human health than less non educated women. Young married women acceptance of the benefit of fruits consumption to human health is more. The study recommends among others that Every family should consume varieties of fruits to achieve optimal good health.

Key Words: Fruits Consumption, Minerals, Vitamins, Health, Non-Communicable Disease

Introduction

Fruits can be described as the succulent or fleshy covering of nuts. Fruits are juicy and pulpy in character. They consist of the ripened seed or seed with some edible tissue attached (Ihekoronye & Ngoddy, 1985) Fruits according to McConnell, (1992) have extra layer round the seeds, and may or may not be fleshy. In botany a fruit is seed –bearing structure in flowering plants and formed from the ovary after flowering. Fruits are the means by which angiosperms disseminate seeds. Edible fruits have been propagated with the movements of humans and animals (Mauseth, 2003). fruits are fleshy seed – associated structures of a plant that are sweet or sour and edible in the raw state (Schlegel, 2003).

Fruits are powerhouses of nutrients that are available in specific season. They are sources of antioxidants, vitamin C, vitamin A, vitamin E; magnesium, potassium, pantothenic acid and fiber Harish, (2013). Nutrients in fruits improve cardiovascular system, protect against heart diseases, heart attacks and strokes; and prevent colon cancer. Fruits like pawpaw, bananas and are excellent sources of beta carotene that prevents damage caused by free radicals and Fruits prevent diabetics and heart disease (Nti, Chagan, Bagina & Seglah, 2011)

Regular consumption of fruits is generally associated with reduced risks of several diseases and functional declines associated with aging (Field & Solie, 2007).

Pawpaw lowers high cholesterol levels in the body. Papaya effectively heals and improves all types of digestive and abdominal disorders. Green fruits of papaya are used with treatment of high blood pressure. It helps people who are overweight to lose weight due to fibre content (Nti, Hagan, Bagina, and Seglah (2011). Grape fruits contain certain essential mineral and vitamins that are beneficial to the immune system and help to heal wounds on the body. The juice of grape fruits contains natural quine used in treatment of malaria and feverish conditions (Amao, Adebisi, Olajide, Adeoye, Bamimore, and Olabode ( 2011). Avocado fruits have low sugar content, It prevents bad breath and protects liver damage. Consumption of avocado fruits maintains level of cholesterol in the body and keeps the eyes healthy. Avocado contains lutein that helps healthy cell within the eyes. It combats pre-cancerous cells (Wang, Ouyang, Liu, Zhu, Zhao, Bao, & Hu, 2014).
Oranges boost immune system because of the presence of its high vitamin C, magnesium, selenium, riboflavin and copper content. Orange juice prevents development of kidney stones in the body. Orange helps to keep the skin and the mucous membrane healthy, because of beta-carotene content. (Watson & Preedy, 2010). Bush pear or Africa pear is a native of the West African mainly found in the South East Nigeria. It is mainly eaten with cooked or roasted corn. The fruits play important role in the treatment of anti-sickle cell diseases. It improves immunity and maintain healthy skin. It reduces blood pressure and risk of stroke. Regular consumption of this African pear fights against cancer because of its rich phytochemical content. (Jerry, Giovannucci & Mitchels, 2001).

Tangerine contains beta-carotene, vitamins, folicate, vitamin C, vitamin A and potassium. Vitamin C protects the cell and body from free damages which could affect the collagens. Folate is involved in production of genetic materials such as RNA and DNA in human body. Tangerine promotes proper functioning of red blood cells and iron in the body. (Watson & Preedy, 2010). Tangerine has oil content used for cleansing dirty substances from blood and body. The presence of vitamin A, and vitamin C are quite beneficial to human hair. Vitamin C build collagen which contributes to healthy hair, while vitamin A keeps the sebum in hair scalp less dry. (WHO, 2003).

Black Velvet tamarind or Nigerian velvet tamarind, are dried, powder-like fruits with sweet taste. It promotes good health. The Potassium content of the fruit regulate water balance and acid-base balance in blood. The vitamin C content in black velvet tamarind fight against microbial infection and reduce inflammation in the bronchial tube (Tohill, Seymour, Serdula, Kettel & Rolls, 2004).

Coconut fruits are beneficial to human health. The flesh of the coconut is rich in antioxidant which reduces accumulation of gas in the alimentary canal, cleanse toxins in the body and prevent weight gain (Wargevich, 2000). Mango is useful for treating skin pores and keep skin glowing as well as, prevents flawless skin. Mango boosts immune system due to presence of vitamins C and B. Mangoes improves digestion due to enzymes and fiber content. It has high level of iron that serves as a natural solution for anaemia treatment.

Pineapple is an incredibly delicious and healthy tropical fruit that originated from South America. The enzymes found in fight inflammation and disease. Pineapple is rich source of fibers, vitamin C, manganese, vitamin B6, and copper. Also, it contains trace amount of vitamins A and K, phosphorus, zinc and calcium. It promotes digestion, speeding up recovering from surgery, and boosting immunity (Raman, 2018).

Bananas is one of the world most appealing fruits, Bananas reduces swelling, protect against development of type 2 diabetes and weight loss. Bananas is high in antioxidants and production of free radicals, strengthen nervous system and improves production of white blood cells. Bananas is eaten to overcome depression due to high levels of tryptophan. It improves digestion and weight loss. Banana contains significant amount of vitamin A which is essential for protection of the eye. (Szalay, 2017). Bananas contain nutrients that moderate blood sugar levels. Bananas is a great dietary source of potassium, which lowers blood pressures (Bjarnadottir, 2018).

Watermelon is a sweet refreshing fruit. It provides essential nutrients, such as vitamins, minerals, and antioxidants, It contains antioxidants. These substances remove molecules known as free radicals that cause oxidative stress. Oxidative stress results in cell damage leading to a range of diseases, such as cancer and heart disease. It prevents dehydration, asthma, high blood pressure, cardiovascular disease, constipation and promotion of regular of bowel movements, (Ware, 2019). The benefits of watermelon are vast which include prevention of diseases and disorder, like kidney disorders, high blood pressure, cancer, diabetes, heart diseases, heat stroke, muscular degeneration and impotence. (Nagdeve, 2020)

Lemons are citrus fruits, widely used due to its health benefits, lemons contain anticancer, antibacterial and flavonoids properties. It contains folic acid, Vitamin C, pectin and potassium. (sharma, 2019). Lemon prevents kidney stones, lower cholesterol, improve digestive health, boost immunity, treats respiratory infections and aids weight loss. (Hegde,2020). Sour Sop fruit reduce oxidative load in body, it contains vitamin E, vitamin C, vitamin A, zinc and carotenoid compounds. Which preserve the health of eye. It delays macular degeneration and development of cataracts. Soursop consumption decreased stomach ulcer, it also kills intestinal parasites, boosts immunity, reduce anxiety and promote restful sleep. (Jessimy, 2021).
Guava is a common fruit. There are two varieties of Guava fruit, red and white pulp. It have sour, sweet and insipid taste. Guava fruit contains dietary fibers, vitamin A, B₁, B₂, B₅, B₆, C, K, calcium, iron, magnesium, zinc, sodium, potassium and phosphorus. Guava fruit can be used to cure cold, headache, heart problem and constipation. (jaiswal 2020)

Cashews have a sweet and astringent taste. It contains a chemical, urushiol, which cause minor skin irritation. Cashew keeps the brain healthy and enhances its functionality, improve heart functionality. It enhances eye health and vision clarity keeps the skin fresh and healthy. It prevent cancer, and prevent stroke. (Dar, 2022)

Cherries are small stone fruits with varieties of colour and flavour. Their colours vary from yellow to deep blackish-red. All varieties contains fibre, vitamins and minerals. Cherries are high in polyphenols, polyphenol diets protect against chronic conditions, such as certain cancers, heart diseases, diabetes and mental decline. Cherries contain anti-inflammatory compounds and melatonin which improve sleep quality. Anti-inflammatory effects in cherries reduce symptoms of arthritis and gout, a type of arthritis caused by a buildup of uric acid that can lead to extreme swellings, inflammation and pain in joints. (kubala 2019)

Purpose of the study
The study examines the perceptions of married women on the benefits of fruits in Esan South East Local Government Area of Edo State, Nigeria. Specifically, the study sought to determine:

- educational differences of married women as they affect perception of benefit of fruits to human health.
- age difference of married women on the perception of the benefits of fruits on human health.

Research questions
The following research questions were raised to guide the study.

- What is the perception of married women on the benefit of fruits to human health?
- Does educational qualification of married women affect perception of benefit of fruits on human health?
- Does age of married women affect perception of benefit of fruits on human health?

Hypotheses
The following hypotheses were tested at 0.05 level of significance.

- There is no significant difference in perception of benefit of fruits on human health due to differences in educational qualification of married women.
- There is no significant difference in perception of benefit of fruits on human health due to age differences.

Methodology
The design of the study was a descriptive survey. The study was carried out in Esan South East Local Government Area of Edo State, Nigeria. The population of the study comprised all married women in Esan South East local Government Area in Edo State. Two hundred (200) married women were selected using simple random sampling techniques. The instrument used for the study was a structured questionnaire developed by the researcher. The instrument was divided into two sections, section A and B. The instrument was a structured in the pattern of four point rating scale of strongly Agree (SA.4), Agreed (A–3), Disagree (D-2), strongly disagree (SD-1).

The instrument was given faced and content validity by two experts in the Department of Vocational and Technical Education in Ambrose Alli University, Ekpoma in Edo State. The reliability of the instrument was determined in a pilot test using sample that were parts of the main study Data from the pilot test were analyzed using Split–half reliability using spearman brown rank correlation. The reliability coefficients obtained was 0.70. The instrument were administered and retrieved at the spot by the researchers and two research assistants. Data from the main study were analyzed using mean and standard deviation. Mean scores < 2.50 were rejected while mean scores > than 2.50 were accepted. While t-test statistical tool was used at 0.05 level of significance.
### Result and Discussion

Table 1: Mean Responses and Standard Deviation of Perception of Married Women on the Benefit of Fruits on Human Health.

<table>
<thead>
<tr>
<th>s/n</th>
<th>Benefit of fruits to human health</th>
<th>X</th>
<th>SD</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Fruits help to make one physically fit.</td>
<td>2.64</td>
<td>0.94</td>
<td>Agreed</td>
</tr>
<tr>
<td>2.</td>
<td>Fruits increase ones immunity against diseases</td>
<td>2.65</td>
<td>0.86</td>
<td>Agreed</td>
</tr>
<tr>
<td>3.</td>
<td>Fruits reduces body fat</td>
<td>2.58</td>
<td>0.92</td>
<td>Agreed</td>
</tr>
<tr>
<td>4.</td>
<td>Pawpaw prevent premature ageing</td>
<td>2.50</td>
<td>1.01</td>
<td>Agreed</td>
</tr>
<tr>
<td>5.</td>
<td>Oranges is low in calories and high in fibre</td>
<td>2.48</td>
<td>1.07</td>
<td>Disagreed</td>
</tr>
<tr>
<td>6.</td>
<td>Pineapple helps to reduce muscular degeneration and eye problem</td>
<td>2.37</td>
<td>1.15</td>
<td>Disagreed</td>
</tr>
<tr>
<td>7.</td>
<td>Watermelon can prevent high blood pressure</td>
<td>2.59</td>
<td>0.95</td>
<td>Agreed</td>
</tr>
<tr>
<td>8.</td>
<td>Banana helps in proper digestion of food</td>
<td>2.64</td>
<td>1.07</td>
<td>Agreed</td>
</tr>
<tr>
<td>9.</td>
<td>Mango fruits helps in treating skin sores and keep the skin glowing</td>
<td>2.84</td>
<td>1.01</td>
<td>Agreed</td>
</tr>
<tr>
<td>10.</td>
<td>Walnuts helps to prevent livers from being damage</td>
<td>2.59</td>
<td>1.18</td>
<td>Agreed</td>
</tr>
<tr>
<td>11.</td>
<td>Coconut helps in the transferring of oxygen within the body system</td>
<td>2.44</td>
<td>1.72</td>
<td>Disagreed</td>
</tr>
<tr>
<td>12.</td>
<td>Avocado keeps the eye healthy</td>
<td>2.48</td>
<td>1.02</td>
<td>Disagreed</td>
</tr>
<tr>
<td>13.</td>
<td>Grape fruits helps in wound healing</td>
<td>2.46</td>
<td>1.09</td>
<td>Disagreed</td>
</tr>
<tr>
<td>14.</td>
<td>Watermelon prevent high blood pressure and also fight against cancer</td>
<td>2.69</td>
<td>1.02</td>
<td>Disagreed</td>
</tr>
<tr>
<td>15.</td>
<td>Oranges helps to boost immune system,</td>
<td>2.59</td>
<td>`1.02</td>
<td>Agreed</td>
</tr>
</tbody>
</table>

Table 1 shows that respondents agreed with items 1, 2, 3, 4, 7, 8, 9, 10, and 11, and disagreed with items 5, 6, 11, 12, 13, but 14. Only nine items out of fifteen were accepted by the respondents. And respondents disagreed with six items.
Table 2: t-test Analysis on Perception of Married Women on benefits of fruit as affected by Educational Qualification.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Educational Qualification</th>
<th>(N -200)</th>
<th>X</th>
<th>S.D</th>
<th>t-Cal</th>
<th>P value</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits of fruits</td>
<td>Well qualification</td>
<td>90</td>
<td>2.65</td>
<td>0.34</td>
<td>1.537</td>
<td>.126</td>
<td>Reject null</td>
</tr>
<tr>
<td>consumption</td>
<td>Less qualified</td>
<td>106</td>
<td>2.52</td>
<td>0.74</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Result in Table 2 reveals that calculated t-value of 1.537 is statistically significant (P< .05) therefore the null hypothesis which states that there is no significant difference perception on benefit of fruits on human health as affected by difference in educational qualification of married women is rejected. This implies that perception of married women on benefit of fruits to human health as affected by educational qualifications is significant.

Table 3: t- test Analysis on Perception of Married Women on benefits as affected by age.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Educational Qualification</th>
<th>(N -200)</th>
<th>X</th>
<th>S.D</th>
<th>t-Cal</th>
<th>P-value</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits of fruits</td>
<td>Young women</td>
<td>88</td>
<td>2.70</td>
<td>.559</td>
<td>2.562</td>
<td>.011</td>
<td>Reject null</td>
</tr>
<tr>
<td>consumption</td>
<td>Old woman</td>
<td>112</td>
<td>2.49</td>
<td>.559</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 3 reveals that calculated t-value of 2.562 is statistically significant (p<0.05) therefore, the null hypothesis which states that no significant difference perception of married women on benefit of fruits as affected by age between age is rejected. This implies that age significantly influence perception of married women on benefit of fruits to human health.

Discussion of findings
The results of this table indicate that married women in Esan South Esan South East Local Government Area of Edo State, understand the benefit of some fruits to human health. Fruits have an important role in human health. Such as fruits increase immunity against disease, fruits such as watermelon prevent high blood pressure, walnuts prevent liver damage, pawpaw prevent premature aging and bananas improve proper digestion. However, married women agreed that some fruits impact benefit to human health. This finding is consistent with Nti et al (2011) who stated that all the nutrients of fruits improve cardiovascular system, protect against heart diseases, heart attacks, strokes and prevent colon cancer. Fruits like pawpaw bananas, grapes are an excellent source of beta carotene that prevents damage caused by free radicals. Also, fruits are known to prevent diabetics, heart disease. The finding in this is supported by the report by Field and Solie, (2007) Regular consumption of fruits is generally associated with reduced risks of several...
diseases and functional declines associated with aging. Perception of married women on benefit of fruits to health was significantly affected by educational qualifications. Educated married women understood the benefit of fruits to human health than the uneducated ones. This is line with the finding of Perera and Madhujith (2012) that age and other factors such as education, income, taboos and knowledge have significant effect on fruits consumption. In the same vein, the perception of married women on benefit of fruits to health was significantly affected by differences in age. This result corroborates the finding by Ogundari and Arifalo (2013) that the demand for fruits is higher with households by younger married women than older women.

**Conclusion**

It can be concluded that fruits have many benefits to human health. The knowledge of the benefits of fruits to human health is more higher among educated married women than non-educated married women. Also, young married women are more knowledgeable of benefits of fruit to human health than old married women.

**Recommendations**

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

- Government should provide a programme to enlighten the population on the benefit of fruits to human health.
- Every family member should be encourage to consume varieties of fruits in order to harvest the health benefits.
- Every married woman in the family should endeavor to include variety of fruit in the diet provided at home.
- An individual should make conscious effort to consume adequate and varieties of fruits.
- To attain maximum health, a variety of fruits is needed in human body.

**References**


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Perception of Married Women on Benefits of Fruit Consumption in Edo State, Nigeria


