Abstract
The study investigated the coping measures of retirees for non-payment of pension and gratuity in Omoku, Rivers State. Four research questions and one hypothesis guided the study. Description survey design was adopted for the study. The population for the study was 80 retirees; purposeful technique was used to select 36 retirees. Questionnaire was the instrument for data collection. The instrument was validated by three professionals. The reliability co-efficient of 0.81 was obtained using the spearman correlation coefficient. Mean and standard deviation was used to analyze the research questions while t-test was used to test the null hypothesis. The findings among others include, plagued with health challenges (x=2.27), always borrowing to meet the family demands (x=2.31), becoming contractors and consultants (x=2.05), utilization of family resources, for the family members (x=2.52) and free medical care for retirees (x=2.93). Some recommendations were made based on the findings which include that bounds extended family system should be strengthened.

Keywords: Coping Measures, Retirees, Non-Payment, Pension and Retirees

Introduction
Non-payment of pension and gratuity issue is endemic in Nigeria even with the introduction of contributing pension scheme. It is a dis-service to humanity because, the act-establishing pension reform has a laid down procedure of payment on retirement to workers, yet there is delay because of human factors of greed and wickedness. The ugly situation is affecting individuals and families in the country.

Many families including those in Omoku, Rivers State have experienced various economic hardship which in return has affected other aspects of human lives. People are hard hit by hunger and fear. Both the self-employed and government employed are groaning under heavy yoke. Consider a situation where one that is employed is complaining what then, will be the fate of those that do not have any meaningful thing doing to earn a living? As human beings, our life has stages spanning from childhood including the period when one is engaged in active services and finally to old age when one goes in for retirement.

Retirement is a stage of life when the wants of individuals grow less, but the need for care and protection increases (Anyakaoha, 2015). It is a period of adjustment to physical changes, changes in environmental conditions, income, human relations and so on. According to Uneze-Amby and Nnubia (2018), retirement is typically associated with attendant stress for the austere economic policies. People under these conditions are known as the retirees.

Retirees are person who have stopped working because of their age. The retirement age in Nigeria is from 60-70 years depending on the profession which are stipulated in the agreement. Retirement age differs according to different public sector in the country; however, the accessing of the retirement saving accounts (RSA) is possible only at the attainment of age 50 or later as applicable to one’s profession. (Lawpadi, 2018). The RSA came up as a result of Pension Reform Act (PRA) of 2004 to ease off the endemic problem with the pension scheme as at that time. It started well by promptly and consistently paying retirees, but since the reformation in April 2014, retirees stay for more than a year without their pension and gratuity (Lilly, 2015).

Pension is an amount of money paid regularly by government or company to somebody who has retired. While gratuity is money employers give to employees when they leave their job (Hornh, 2005). But the long period of waiting for the payment of pension and gratuity is like going to hell and coming back. Before these payments are made to retirees, they are subjected to multiple screening and it takes years to process pension matters and make the
money available to them (Nyong and Duze as cited in Sonye and Bamson, 2012). Problems of securing residential accommodation, attitude of family members and friends, adaptation to losing his/her social role and poverty are some of the challenges facing the retiree as a result of waiting for the payment of pension and gratuity (Ugwu, Ene, and Nwala, 2014). According to Uneze-Amby and Nnubia (2018) some of the challenges facing the retirees include; insufficient financial resources, the challenge of new and low social status, problem of securing residential accommodation, difficult health situation, and challenges of declining social status. However, Sonye and Bamson (2012) noted that financial obligation of these retirees just do not go away, they still face the challenges of money to buy food stuff, pay bills, school fees for children and wards, medical services, wages for housemaids and drivers where applicable and so on.

Therefore, the retirees waiting for the payment of pension and gratuity need coping measures to cushion the effect as at the period. Coping measures would enable them invest their time, skill and material resources in viable economic activities that would reduce their financial stress. Hornby (2005) define strategy as a plan that is intended to achieve a particular aim. According to Ukwe and Esimone (2017), creative ideas and businesses retirees can put in practice include, engaging in making pastries, establishing restaurant or eatery centres, engaging in farm work, mass production of plastic plates, cups, spoons, etc, becoming contractors or consultants, engaging in buying and selling of wrappers or sewing materials, shoes, ready-to-wear clothes etc, opening boutiques, starting up crèche, nursery school and so on. Anyakaoha (2015) also suggested that the retirees can engage in institutional housekeeping, family based daycare centres, offering different forms of services to nearby institution, trouble families and so on. According to Meladu (2019) they can engage in commercialization of garden or agricultural produce, valuing of what they have – housecraft skills, nutritional skills, oratory skills if valued and cherished, can be used effectively for financial transformation. This is true because most great business today started from what was available and grew to what is seen today (Dolla, 2012). Other money spinning businesses include, piggery, rabbitry, fruit selling, plantain chips, pastries, head covers/bands, beaded works and so on (Dollah, 2012 joku and Eze, 2017). Family members can also help retirees face non-payment of pension and gratuity because according to Nwokolo as cited by Idika-Umeh (2018), in Nigeria, Omoku inclusive, care of the elderly has always been taken to be the responsibility of the extended family members. It is widely acknowledged that the extended family system existed as a structure of collective responsibility for its members even if they do not all live together in the same household (Brown in Dike-Umeh, 2018). Therefore, family remains the centre of attraction for its members, both old and young. According to Ukpore (2012), the family is a critical national resources for sustainable growth and development. According to Anyakoha (2015) to avoid retirees family members feeling neglected, children should visit them at reasonable intervals. The children should devise ways of showing love to their old parents and helping them, especially the retirees.

For life to be easier for these retirees suffering from non-payment of pension and gratuity, government should help the them streamline their financial management by making matters concerning pension and gratuity easy for them to access and pay great attention to their well-being. As a matter of urgency government should put in place free medical care for the senior citizens of the country. This is necessary because Ugwu, Ene and Nwala (2014) and Lilly (2015) noted that most retirees and other elderly people prefer to remain at home with health challenge because of high cost of medical services in the country. Therefore, government at various levels in the country should rise up to the challenges of the retirees and help them. The government policy makers and implementers of policies should safeguard the people the policies and meant for.

It is based on this background information that the researchers want to investigate the coping measures of retirees facing the challenges of non-payment pension and gratuity in Omoku, Rivers-State.

**Purpose of the Study**

The main purpose of the study is to investigate the coping measures of retirees for non-payment of pension and gratuity in Omoku Municipal Council of Rivers-State.

Specifically the study;

1. Determined the challenges encountered by the retirees for non-payment of pension and gratuity in Omoku Municipal Council of Rivers-State.
2. Identified coping measures needed by retirees to cope with the challenges of non-payment of pension and gratuity in Omoku.
3. Ascertained ways family members can help retirees face non-payment of pension and gratuity in Omoku.
4. Determined ways government can improve on pension and gratuity issues to help retirees.

Research Questions
The following research questions guided the study:

1. What are the challenges encountered by retirees for non-payment of pension and gratuity in Omaku Municipal Council of Rivers-State?
2. What are the measures for coping with the challenges of non-payment of pension and gratuity in Omaku?
3. What are the ways family members can help retirees to face challenges of non-payment of pension and gratuity in Omaku?
4. What are the ways government can improve on pension and gratuity issues to help retirees.

Hypothesis
H01: There is no significance difference in the mean response of male and female retirees in coping measures of challenges posed by non-payment of pension and gratuity.

Methodology
Design of the Study
The study adopted a survey research design to investigate coping measures needed by retirees to face the challenges of non-payment of pension and gratuity in Omaku Municipal Council of Rivers-State. According to Glasow (2005), the survey design is appropriate means of gathering information when the information sought for is specific and familiar to the respondents and when the researcher has knowledge of the likely emerging responses.

Area of the Study
The study was carried out in Omoku Municipal Council of Rivers-State. Omoku is the headquarters of Ogba/Egbema/Ndoni Local Government Area. The population is 200,000 (Wikipedia, 2009). It is hosting three major oil co-operations thereby, enjoying relatively stable power supply. There is also influx of workers, business people constituting the cosmopolitan nature of the city. Omoku has fair share of retirees because of several government, tertiary institution and oil companies.

Population of the Study
The study population comprised 80 retirees who are domicile in Omoku Municipal Community. The population was derived from five sources – local government council, FCE(T) Omoku desk officer, principals of secondary schools, head teachers of primary schools and pension unit of hospital management boards (Nigerian Union of Pensioners, February, 2021).

Sample and Sampling Technique
A sample size of thirty-six (36) retirees not yet paid pension and gratuity was reached purposively and was randomly selected. Simple random sampling techniques was used to select forty-five percent (45%) of retirees from each source. Five (2 males and 3 females) from pension unit of hospital management boards, eight (3 males and 5 females) government secondary schools, ten (5 males and 5 females) government schools, six (3 males and 3 females) local government, seven (4 males and 3 females) from F.C.E(T) Omoku, given rise to the sample size of 36 (21 males and 15 females).

Instrument for Data Collection
Questionnaire was the instrument used to collect data. A modified three options rating scale was used. The options were Agrees “A”, Disagree “DA” and Not Sure “NS”.

Validation of the Instrument
The instrument was validated by three (3) professionals. Two in home Economic and Hotel Management and one from Business Education Department, all from Ignatius Ajuru university of Education, Remuolumeni Port Harcourt.

Reliability of the Instrument: A split half method using spearman’s correlation statistics was used to correlate the Data retired from 20 retirees that were not part of the study. A reliability index of .81 was obtained hence, the instrument was deemed reliable for the study.

Method of Data Collection
A total of 36 copies of the instrument were administered by the researchers by hand. All of the copies administered were retrieved thereby given 100% return rate.

Method of Data Analysis
The following methods were adopted for the analysis of the Data collected. For research questions, mean scores and standard deviations were