

THE COUNSELLOR'S ROLE IN PRE-RETIREMENT EDUCATION IN NIGERIA

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Abstract

Many Nigerian workers are scared at the mention of the word retirement. This is because of the unpleasant experiences of the past retirees in terms of the delay and difficulties encountered in getting their retirement benefits – gratuity and pension. Unfortunately, some retirees have died out of frustration and in abject poverty while waiting to collect their benefits. This paper examined the reasons for retirement, the forms of retirement prevalent in Nigeria, namely the voluntary, the forced or compulsory and the mandatory retirements. It emphasized the need to plan adequately ahead for retirement. Some counselling procedures were suggested particularly on proper preparation for retirement and some forms of pre-retirement education necessary for a more fruitful, tension free, enjoyable and long lasting retirement in Nigeria.

Key Words: Retirement, Pre-retirement, Education, Salary, Counselling, Nigeria.

Introduction

Retirement is the total withdrawal of a worker's services from an organization after putting in some specified number of years or having attained the specified retirement age. The implication of retirement is that the worker's productivity would have declined considerably due to old age or to the routine nature of the job over the years. Akinade (1993) defines retirement as "a final stage of life when one leaves an occupation which one had been involved in for a considerable length of one's working life. Retirement is an inevitable stage of ageing where the individual gradually disengages from the main stream of active work. It is a very sensitive and complex stage in an individual's life. Manion (1976) sees it as a complex social phenomenon of modern industrial society that

touches the life of almost everyone in the society. Retirement from work is the first life step that convincingly defines a person as old because it implies withdrawal from normal activities in business, industry or rendering of services.

Retirement can be viewed as an act of withdrawing one self from a particular regular working place. It is the final stage of an individual's working experience when he quits from his occupation either voluntarily or compulsorily, which also signifies transition to old age (Ode, 2005).

Akonam (2002) stated that the age range of 55 to 60 years marks the period of transition from work to mandatory retirement. It is the official and formal ending of work life. Worker's retirement due to old age is based on some assumptions, which are not only peculiar to Nigeria, but to most other parts of the world. Some of these assumptions are as follows:

1. That workers within the age bracket 55 to 60 years have lower productivity due to loss of effectiveness as a result of old age or ill-health.
2. The persons within the age bracket experience widespread difficulty with occupational mobility, because at that age, they feel less free to go on transfer or change jobs, because of immediate and extended family ties.
3. The third assumption is that these old workers need to give way so that the young unemployed people can get job (Denga, 1992).

Retirement is a major life change, which causes a shift in roles, a change in social interactions, possibly a strain on financial resources and most importantly, the time for great adjustment (Lopata, 1996). To Sulaiman (2006), retirement can be an exciting time filled with new opportunities and challenges or a painful transition that brings boredom, lack of purpose and discouragement,

depending on an individual's perception and planning. However, Goldfarb (1994) earlier stated that pre-retirement planning is one way to improve the chances of successfully adjusting to the new life style. Santrock (1999) added that an individual adjusts to retirement either positively or negatively depending on how he/she perceives retirement. Consequently, an individual who perceives retirement in positive manner would experience success in retirement while an individual who perceives retirement in a negative manner would have an unsuccessful experience.

In essence, there is a probability that those who perceive retirement as a new "beginning" and continuity, would have positive retirement, while those who perceive retirement as transition and old age/rest and imposed disruption" would experience negative adjustment in retirement. Retirement involves a lot of changes in values, monetary involvements and social aspects of life. For some, it leads to termination of a pattern of life and a transition to a new one. Some of the retirees attempt to adjust to their new life after retiring from their employment in various ways depending on how prepared they are psychologically, socially and financially before the real event happens. Any form of retirement, will certainly affect the level of adjustment of the retired individual (Ode, 2005).

Old age is a major factor in retirement, whether viewed from the number of years the individual has put into service or the actual age of the person. Whereas old age may be an advantage in some professions or careers like in Academics and the legal Profession, it may be a hindrance in some others where certain physical skills are needed such as in Sports and Technical jobs. This probably explains why the retirement age for academics was recently moved upwards to sixty-five (65) years and seventy (70) years for judges of the court of Appeal and Supreme Court of Nigeria. Even then, their services are still sought after even after their retirement. Hence many academics are retained in their institutions or by similar institutions on contract terms, after retirement. Similarly, many judges get

appointed as chairmen or members of Boards, commissions or investigative panels after their retirement. The general assumption however, is that the older one gets, the less competent or active he/she becomes. On the whole, a time definitely comes when the services of an individual may no longer be required. This according to Williams (2007) could be due to the rules of the job, poor health, family responsibilities etc. This position was earlier supported by Quadagno (2002) who reported that several factors are responsible for people leaving their employment. According to her, these factors include old age, ill-health, inability to secure another employment after losing one, dissatisfaction with condition of service and family responsibility. Hence they go into retirement.

Williams (2007) sees retirement as the complete or partial disengagement from work, business or social life. However, some retirees are happy with their retirement while others are not. According to Atchley (1971) in Williams (2007), satisfaction with retirement is determined by the ability to substitute new activities for work. Retirees are likely to experience retirement in a positive way if they substitute new roles to fill the gap created by retirement. Although the ability to substitute new activities for work is related to satisfaction with retirement, the best predictor of positive attitude towards retirement is the material condition of retirement or what are called the status aspects of retirement experience. Status here refers to the resources that determine what people can do (physically) and what they can afford to do financially (Quadagno, 2002).

On the whole, the concept of retirement is based on the general fact that both productivity and the pleasure to work diminish with old age. Naturally, the employer in a bid to maximize profit would lay off a worker when the cost of retaining him outweighs his contribution to the profitability of the company. There is no gain saying that retirement is a major life change, which causes a shift in roles, a change in social interactions, possibly a strain on financial

resources and most importantly the time for great adjustment (Lopata, 1996). However, retirement can be an exciting experience filled with new opportunities and challenges or a new painful transition that brings boredom, lack of purpose and discouragement depending on an individual's perception and planning.

Forms of Retirement

There are many forms of retirement. Ode (2005) identified three major forms of retirement, namely; Voluntary or self retirement, compulsory or forced retirement and mandatory retirement. In the case of voluntary or self-retirement, the decision is based on the employee rather than the employer, and it is usually pre-mature or early retirement. The reason for this could be varied-personal reasons, community call to serve them either politically or otherwise, conflict with colleagues, not given opportunity to assert oneself or simply due to frustration. He may also wish to enter into business, or get into a more lucrative job, or do so on medical or health grounds, frequent transfers like in the armed forces or other security agencies.

The compulsory or forced retirement is usually at the instance of the employer without taking the feelings of the employee into consideration. This is very prevalent in the private and public establishment. In the recent past in Nigeria, this form of retirement was very common in the Armed forces. Under this method, the individual is retired under compulsion and when he/she is not prepared for it. The employer may give reasons of decreasing efficiency, old age, prolonged ill-health, indiscipline, economic recession etc. for the action taken. Most times, because of non-awareness or pre-information non-preparation and also due to non-fulfilment of the contractual agreement, especially in terms of the financial obligations by the employer, the retirees find themselves in a state of confusion, psychological problems, delusion and subsequently, death.

Mandatory retirement occurs when the employee has attained the maximum age of retirement, that is sixty years for civil and public servants, sixty-five years for academics (lecturers in Universities, Polytechnics, Monotechnics and Colleges of Education and Researchers in research institutes and similar organizations), and seventy years for Appeal Court and Supreme Court judges in Nigeria. Alternatively, the civil servant would have put in the maximum thirty-five years into service, although this regulation does not affect academics. This according to Akinade (1993) is the expected or proper form of retirement, as the condition have earlier been spelt out by the employer, right from the beginning of the employment. This form of retirement discriminates against certain age bracket, from sixty, sixty-five or seventy years as the case may be. Therefore some people argue that it leads to wastage of talents and productive potential of the individual and thus, a loss to the society at large. Also poverty could be forced down on the retired person, especially when the retirement benefits and pension are not forth coming early enough, as it is usually the case in Nigeria today.

Problems Associated With Retirement

A lot of problems are associated with retirement. Akonam (2002) enumerated some of the problems as follows:

- 1 The retiree is under psychological pressure and mental cataclysm in trying to strike a compromise between an idealized and a realistic departure from planet "job market" to planet 'retirement'.
- 2 To him, the ending of vocational life is synonymous with departure from biological life especially if he is not successful in his career (Denga, 1992:167). On the other

- hand if he was successful in his career, he sees his retirement as a deprivation from his 'paradise'.
- 3 Some newly retired persons characterize retired life as a succession of surprises which put them under perpetual stream of shocks. Others see it as a traumatic experience.
 - 4 On her part, Ode (2005) observed that with recent events in Nigeria with regards to retirees, some people see retirement as a bitter pill even when reasonable financial provision may have been made for this anticipated time. Moreover, Omoresemi (1987) stated that retirement is a time an individual's faithfulness and dependability begin to erode.
 - 5 Research has shown that retirement affects the income of residents, family structure or relationship between members of family as well as the economic viability of retirees.
 - 6 The mental health of ageing retirees is affected. It is believed that work has a therapeutic value and that without work, mental ailment ensues.
 - 7 It is also believed that retirement marks a decline in social relationship. This is because as a result of financial constraints, associating with friends, associates and family members may become increasingly difficult. Another school of thought however says that retirement gives some people more time for social interaction, leisure, games, reading and writing books.
 - 8 Compulsory retirement has a determined effect on the health and in some cases, can lead to premature death. This may be due to physiological and emotional disorders like moodiness, erratic behaviour, hypertension, stomach

ulcers, heart disease and a pressing tendency to commit suicide (Denga, 1996). But for others, particularly those who retired voluntarily, retirement helps to remove physical, mental and emotional pressures of a routine job. They are no longer subjected to instructions and consequently have more time for independent thinking, creativity and can utilize their skill and knowledge for their personal social economic upliftment as they can now enter a challenging and more rewarding career or establish a business enterprise for themselves.

- 9 Another problem encountered by retirees is accommodation. Some may have to quit official residences belonging to their former employers. Problem then arises when such persons have no buildings of theirs and have to move into a rented apartment. This may lead to some emotional stress and low morale. This probably explains why most workers see the ownership of a house as a sine qua non, before retirement.
- 10 The physical and social changes that come with retirement usually produce reduction in abilities and responsibilities, which may in turn reduce feelings of adequacy and self-worth.
- 11 Retirees are generally dissatisfied with the mode of getting their post-retirement benefits like gratuity and pension. The payment of these legal benefits are most times unnecessarily delayed and retirees may die due to stress in the process of travelling long distances and waiting on queues to process their retirement papers.
- 12 One other problem facing retirees is that of isolated or solitary life. Most of the times the retiree lives with his/her spouse who sooner or later also become a retiree. At this

stage, the children are all grown up and have left home. This affects the living pattern of the retiree. This probably explains why many retirees like to stay put in their familiar environment after retirement. Starting a new business and/or bringing in grand children or relatives to live with one, in the traditional African extended family system may be a panacea to this problem.

- 13 Retirement particularly the compulsory or forced one may lead to some psychological effects such as disbelief or denial. Anger, anxiety disorder, depression, substance abuse and frustration (Ekoja and Tor-Ayiin 2005).

Preparations for Retirement/Pre-Retirement Counselling Education in Nigeria.

Unless in exceptional cases, most workers that get retired or go into retirement are people that can be described as old adults, usually fifty-five (55) years and above. Whereas we have identified three main forms or types of retirement namely the voluntary or self-retirement, the compulsory or forced retirement and the mandatory retirement, it is only in the compulsory or forced retirement, the worker can claim not to have prepared for it. Voluntary retirement is at the instance of the worker. This implies that he has laid out his plans before seeking voluntary retirement. In the case of the mandatory retirement, he/she must have long prepared for it since he knows when he will attain the statutory age or would have put in the required number of years in service. In the two later cases therefore, it is assumed that the workers would have planned adequately for their retirement.

However, in view of the enormity of pre-retirement plan, the guidance counsellor must be involved and must play a significant

role. He or she cannot afford to remain complacent while retired workers get so frustrated with life that they develop depressive melancholy, which accelerates their old age and at times their death.

It is therefore necessary that Adults prepare or plan adequately ahead for their retirement. The individual must decide for himself the type of life he would want to lead that would give him satisfaction. But statistics from the Federal ministry of labour and productivity (1993) showed that over 90% of retirees in the country looked miserable, confused and helpless. This was due to the fact that they didn't plan ahead. The 10% that were found to be doing well in retirement were discovered to be those that adequately planned for their retirement. This shows the importance of planning or preparing well for one's retirement. Planning well involves putting one's priority right and also legitimately saving for the rainy day when one is gainfully employed (Mdaman, 2005). Research has confirmed the statistics stated above that adjustment to retirement is likely to be more successful when the person facing retirement plans ahead and makes decision about when or whether to retire (Quick and Moen, 1998). Selles (2004) added that a person who fails to plan is vulnerable to boredom, marital conflict, social isolation, depression, substance abuse and economic stress.

Furthermore, Mckinney (2003) asserted that financial security, which is often based on long range planning, significantly influences the success or enjoyment of the retirement experience. Long-range retirement planning he says focuses on accumulation of money and assets. The earlier a person starts planning for retirement, the more wealth he/she accumulates and the more he/she has a successful retirement experience.

In addition to planning ahead for retirement, the strength of marriage is also identified as a factor in determining the level of an individual's adjustment to retirement. Being married in retirement is found to contribute to greater retirement satisfaction and successful

adjustment to being retired for both men and women (Atchley, 2000). Other factors which contribute to successful adjustment of retirees, according to Mckinney include the health status, contacts with others and family responsibilities.

On his part, Read (1987) said that the common belief that people resist retirement was unfounded. According to him, though retirees may be relaxed and satisfied with their past work, others may feel frustrated and look at their past as wasted, while yet others continue to be active by finding new interests that may become deeply fulfilling. Successful adjustment to retired life requires what successful adjustment to anything requires, that is accepting what one cannot change, taking responsibility for those things one cannot change and maintaining confidence in one's own integrity.

In order to overcome the already identified problems of retirees, there is need to assist them to plan ahead for their retirement. One way of doing this is through pre-retirement counselling. Olayinka (1972) as cited by Adeyemi (2004) defined counselling as "the process in which one person assists another person in a person – to – person or face to face encounter". This assistance, he stressed, may be educational, vocational, social, recreational, emotional and/or moral. To Makinde (1985), counselling is "an enlightened process whereby people help people by facilitating growth, development and positive change through an exercise of self understanding. Blocher (1974) as cited by the same author, described counselling as "helping an individual become more fully aware of himself and the ways in which he is responding to the influences in his environment. It further assists him to establish some personal meaning for this behaviour and to develop and clarify a set of goals and values for future behaviour. Counselling as a subset of Guidance is seen by Idowu (1986) as "the heart or core of guidance, the hub of the guidance wheel or the pivotal specific service around which the wheel of guidance revolves.

According to Ekoja and Tor-Anyiin, (2005), "for effective pre-retirement counselling, the strategies should include pre-retirement talks, either in groups or individually. This should not be confined to finance, but also on adequate use of leisure, time, work, social interaction, mental alertness or mind activeness. It should also include social modelling, observational learning effects, self-study and thought suppression. Ekoja and Tor-Anyin saw pre-retirement counselling as the counselling services made available to an employee to get him or/her acquainted with the requirement or needs when he retires. It prepares the employee so that he can adequately face retirement be it compulsory, mandatory or voluntary. It helps the employee to plan for his retirement right from when in employment. To Akinade (1993), pre-retirement counselling is the provision of "comprehensive guidance and information concerning the social, emotional, financial and other aspects of retirement. The essence of pre-retirement counselling is to help retirees imbibe the culture of perseverance and prepare for tomorrow, if need be, develop an alternative vocation not only to avoid idleness on retirement, but also to boost his financial status. Hence he/she will continue to remain relevant within his/her immediate and extended family and social circle.

In the light of the above, this writer hereby suggests the following forms of pre-retirement counselling Education for employees in Nigeria and elsewhere.

1. **Social and emotional adjustment:-** The man or woman preparing for retirement should be made to realize that he/she may have some social and emotional problems and should get him/herself ready to adjust accordingly. Interactions with colleagues at work will stop and the regular social outings will reduce either due to age, health or financial reasons. He may also find himself alone for most of the time. He should see these as normal life situations and learn to accept them and not regret or brood over them.

2. **Stress Management:** Retirement, like any other new experience in life may have its accompanying stress. Stress can be caused by anything that requires you to adjust to a change in your environment. One's body reacts to those changes with physical, mental and emotional responses. Stress could be good/positive (eustress) when it helps to perform better or complete an action, or bad/negative ("distress") when it causes upset or makes one sick.
3. **Education/Vocation:** Education in the area of a new vocation can be introduced to him/her in course of the pre-retirement exercise. This should be something that can be done during retirement that will ensure that his work functions still continue and to remove boredom. He should be able to develop new interests in such areas as poultry keeping, goats or rabbit rearing, weaving, painting, catering, writing, marketing, consultancy services etc. This will not only keep him busy, but also fetch him additional income, thus making him still very relevant in the society and the home.
4. **Financial Management:** Pre-retirees should be counselled on the need to save for the rainy day. A percentage of their current income should be saved in the bank on monthly or regular basis. They should be counselled to invest in shares and other forms of business that could start yielding dividends (profit) during retirement. Consequently, they wouldn't be dependants when their retirement comes.
5. **Recreational Activities:-** The need to develop interest in recreational activities should be emphasized. Such activities like playing golf, lawn or table tennis, taking a walk or jogging, going on picnic, sight-seeing, educational, tours, visitation to friends and family members etc. will all help not only to kill boredom, but also to keep the body fit.

6. **A Pet Project:** Counsellors should stress the need for a 'pet project', while the employee is still in service. Such may be putting up a building, which may be residential, commercial or both. This will save him the problem of accommodation later in life. It may be a long-term agricultural investment such as in oil palm plantation, cocoa or rubber plantation, solid mineral firm or any cottage industry, a consultancy firm, a communications, Public Relations or Marketing outfit. He/she should start them gradually while still in service and 'graduate' steadily into such on full-time on retirement.
7. **Community Service:** The retiree could get involved in community service. He could play active role in community development activities such as taking care of the community roads, market, school, water and electricity provision, health care services etc. This can be done through the mobilization of the Youths in particular, but may also include the old and co-retirees and sensitising them on the Need to assist the community. He may even float a Non-Governmental organization (NGO), aimed at identified needs of the community, such as sex education, sanitation, food production, etc and handle same appropriately.
8. **Counselling of family members:** There is need for the immediate and if possible, extended family members of a retiree to be counselled on how to adjust to the new status of their father, mother, uncle or auntie. Akinade (1993), opined that "Counselling the families can help the family members re-examine their stereotype, view their situation from other perspective, gain insight into biased feelings, explore alternative ways for providing care for the elderly family members and strengthening the family bonds". Family members should thus be counselled on the need to continue to accord their retiree member all due respects, rights and privileges accruing to him/her, as anything to the contrary will

affect his/her emotion which could lead to depression with a consequent impact on his/her health. Extra care, love and respect should be accorded the retiree by family members and friends for continued emotional stability

Conclusion and Recommendations

In conclusion, the writer wishes to acknowledge the role of the Federal Government in particular, and of some other organisations in recent times, in organizing pre-retirement seminars and workshops for intending retirees. But the question that readily arises is to what extent have they been effective or actually addressed the needs of this group of people? This question becomes relevant as it seems most of the participants come out 'empty' and still find themselves in the 'retirement blues' sometime later.

From the fore-going therefore, it is recommended that;

1. Pre-retirement counselling should be seen as a sine qua non by all organizations, government or non – governmental to prepare their intending retirees adequately for "life after work or service".
2. Facilitators or resource persons for seminars or workshops for intending retirees, must of necessity include guidance counsellors or counselling psychologists, who will handle the emotional aspect of the programme, other than skills acquisition and financial management that will be handled by other experts.
3. Retirees should be assisted financially through the granting of soft loans (with low interest rate and no collateral) by Government agencies and other interested organizations. This will enable them set up outfits to practice the skills or

vocations they would have learnt during the pre-retirement seminars. Without this, the purpose of such seminar will be defeated.

4. Government and all employers of labour should re-examine and structure the process through which their retired employees get their gratuity and pension benefits. This should be with the aim of removing all the stress, frustration and delay associated with getting such benefits, at present.
5. It is also recommended that machineries be put in place by the Federal Ministry of Labour and Productivity in collaboration with the Federal Department of Statistics, to carry out evaluation and follow-up service on all retirees who have benefited from the pre-retirement counselling education. This is with the aims to finding out the extent to which they are effecting what they learnt during training, assessing their progress or otherwise and giving them the necessary encouragement.

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