

RETIREMENT EDUCATION AS A PANACEA TO PROBLEMS ASSOCIATED WITH RETIREMENT OF PUBLIC SERVANTS IN NIGERIA

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Abstract

Public servants in Nigeria dread life after retirement and respond to it in a variety of ways. Most of them attempt to evade retirement and its implication by recurrent declaration and re-declaration of their ages. Most others engage in corrupt practices, involving, amassing illegal wealth or embezzling public money so as to overcome the financial reality of life after retirement. The American Medical Association noted that: "The Cessation of productive work and earning power of an individual caused by compulsory retirement at the chronological age of 65 often leads to physical and emotional deterioration and premature death ". The preoccupation of this paper is twofold: first is to highlight the post-retirement challenges of the Nigerian public servants as loss of income arising from stoppage of work and delay in payment of gratuity and pension, and absence of health insurance/housing facilities; second, to suggest the introduction of retirement education dealing with plans to alleviate such challenges.

Introduction

Retirement refers to compulsory disengagement of an individual from work. Retirement involves mandatory stoppage of work on the part of public servants and other workers in paid employment. As productivity declines with old age and rest becomes essential, it is only fair that the individual staff be retired from the public service. Retirement is based on law which stipulates the age or years one is to put in service.

The Public Service

The public service is made up of the employees of government. The employees

who are called public servants are responsible for the effective and efficient functioning of government through the implementation of all government policies. The public service therefore includes workers in government ministries, parastatals and departments and agencies (Shardama and Sadama, 2013; Ezeani, 2010). Workers in all ministries at federal and state levels, all government employees, Central Bank, NITEL, etc are members of the public service. Within the public service, we have the civil service. The civil service are those who work in federal and state ministries and in local government service.

The civil service constitutes the heart or the inner core of the public service.

Retirement

Retirement is an orderly way for people to move out at the end of their careers. Flippo (2012:460) mentioned some benefits of compulsory retirement from service which include:

- Openings are created to which younger employees can advance.
- Human capital planning is facilitated when retirement schedules are known.
- Graceful exits are provided for older employees who are no longer qualified in as much as they have reached the years of declining productivity.
- It stimulates employees to make plan for retirement in advance of a known date.
- It is simple to administer with no complications to prove that the older employees no longer meet job requirements.
- Financial benefits of retirements are pension and gratuity.

A retired person faces three options in life. These are (Maduka, 2007:219-220):

- a. **Continued Engagement** The retired person develops a second career and gets engaged in business or professional ventures not affected by age limitations.
- b. **Re-engagement** A retired person chooses to become involved and

active, though in a different form. For instance, he may be involved in a voluntary programme.

c. Disengagement

Depending on the retirees, health, personality and socio-economic standing, the retiree does what he wishes to do, such things like photography, travel, woodwork, gardening, sight-seeing, swimming and so on.

In both public and private sectors, the retirement age had been 55 years. In April 1978 the Federal Governments retirement law was that when you are 60 years or has put in 35 years in service you retire compulsorily. However, for higher institutions in Nigeria the compulsory retirement age of the academic employees was 65 years and the rule of 35 years in service was abrogated. (FGN, 1992)

Problems Associated with Retirement There are some problems that retirement poses for individuals. These problems may be explained from two dimensions, financial and emotional.

- Some retirees take up to two or three years lobbying and bribing officials before receiving their gratuity and pension claims.
- Reduction in income
- Some retirees die before their financial benefits are paid.
- Many others discover after few months of receiving, their gratuity that their money had vanished because they invested the money unwisely.

Retirement often requires very serious and fundamental emotional adjustments (Rob Yeung, 2009). Whether retirement comes at the age of 65 or 70, it requires emotional adjustment for many people. Mathis and Jackson, (2007:329-330) discussed the following emotional adjustments faced by retirees:

- Self-management: The retiree must adjust to being totally self-directed after retirement because there is no longer any supervisor or work agenda dictating what to do.
- Need to Belong: When a person retires, he or she is no longer a member of the work group that took so much time to form. Now what group to belong outside work? What takes the place of work group?
- Pride in Achievement: Achievement reinforces self-esteem. In retirement, past achievements quickly disappear as source of self-esteem.
- Territorially: Personal turf (in the form of office authority and title) are lost in retirement. Other ways to satisfy territorial need must be found.
- Goals: Organizations, public or private, provide many persons with goals. Some people may be unprepared to set their own goals when they retire.

Retirement Education

Retirement Education is used to refer to formal and informal human capital development programmes such as seminars, workshops, trainings and apprenticeship which enable a retiree to cope with the realities of life after retirement (Maduka, 2007 and Flippo, 2012).

It is a life-long education which employers provide for their employees in such a way that the employees are encouraged to cherish a number of non-occupational interests which they could continue in retirement.

The curriculum for retirement education according to Maduka (2007:221) may include health education (e.g. how to prevent accidents in the home, exercises), rights education for senior citizens, information-giving education about location of parks, clubs and recreational centres; education about personal and family relations, education about how to manage one's resources.

The curriculum should also cover the following:

1. Pre-retirement seminars and workshops organized by government or private organizations.
2. Post-retirement skill acquisition programmes.
3. Pension Administrators sponsored seminars.
4. Total human capital/career development by government establishments or private organizations.

Subjects Covered in Retirement Education

Among the major subjects that may be covered in a retirement education programme according to Flippo (2012:464) are the following:

1. **Financial matters**
 - a. Social Security benefits
 - b. Company pension
 - c. Continuity company benefits of insurance etc

- d. Personal budgeting practices.
- e. Wills.

2. Housing

- a. Retirement Communities
- b. Problems in moving from community

3. Use of Leisure time

- a. Hobbies
- b. Volunteer organizations in community
- c. Part-time employment
- d. Need for Social contracts

4. Health

- a. Nutrition
- b. Psychological and emotional problems

To these subjects I would like to add a fifth one- New skill, or Entrepreneurial skill.

Retirement Education and the Problems of Retirement

In the light of the problems retirees face, pre-retirement and post-retirement educational programs aimed at helping employees deal with the problems become necessary. Retirement education is to make public servants or workers approaching retirement age to prepare for it.

The following are some of the ways retirement education can address the problems of retirement. Retirement education should be designed to:

- i. provide information required for planning ones' life after retirement.
- ii. lessen the anxieties associated with retirement.
- iii. facilitate effective

transition from the working to the retirement role.

- iv. teach people how to retire with plenty of enjoyable work to do.
- v. provide emotional adjustment of retirees
- vi. teach government's responsibility to its citizens, particularly the retirees and that they have a right to prompt payment of gratuity and pension.

In addition to the above Maduka (2007:220) proposed that a retirement education provide three most potent ways of taking care of problems likely to arise out of retirement as:

- i. Making adequate material provision for retirement (for instance, provision for their health and upkeep)
- ii. Helping retirees to adjust mentally to the new impending realities.
- iii. Helping retirees to acquire new skills.

Planning one's life and skill acquisition need some elaboration. Certain needs remain constant throughout one's life. In retirement you must satisfy these basic needs. Medical and Health Encyclopedia (1997:181) lists these needs as follows:

- Recognition: as an individual with his or her own abilities and personality.
- Security: Good health, income and recognized role in society;
- Belonging: As a member of a family, social group and community;
- Self-expressions: By developing abilities and talents in new areas and at new levels.
- Adventure: New experience, new insights and new knowledge

Recommendations

1. For all potential retirees from the public service it should be mandatory to attend both pre-retirement and post-retirement courses. The pre-retirement programme to take place three years to retirement and post-retirement education to take place immediately on retirement.
2. Retirement education as a course should be taught in Civil Service Training schools.
3. Retirement education should concentrate on the cultivation of entrepreneurial skills, and retirees self-planning, management and emotional intelligence.
4. Furthermore, through training domiciled in the various skill acquisition centers retirees can acquire entrepreneurial skills such as:
 - a. Bakery management
 - b. Soap or perfume production
 - c. Cyber-café management
 - d. Printing and desktop publishing etc

By this, a retiree can become self-employed or an employer of labour.

It may however be noted that post-retirement education is limited by age, health status and learning difficulties of the retirees.

5. Creation of Retirement communities should be encouraged as found in Florida,

California and Texas (Basil, 2015:194). Retirement communities offer retirement housing of various types, usually apartments, cooperatives and individual units, as well as lifetime care facilities.

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