

The Challenges Militating Against the Adoption of Pre-retirement Training of Retirees in Nigeria

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Abstract

The main thrust of this paper is to give an overview of the challenges faced by retirees in selected Federal Teaching Hospitals in Nigeria after retirement. Data for this study were collected from both primary and secondary sources. A total number of 337 questionnaire were administered representing 20% of the total population of 1684 using probability proportion to size technique was used in order to have balanced views of the respondents and the data collected were analysed using descriptive statistics. Results from the study showed that Nine (9) possible challenges which were presented to the respondents in the questionnaire. These challenges are: Poor funding of the training programme; apathy on the part of trainees; corruption/ mismanagement of funds for the training programme; inadequacy of data on retirees for the training programme; inadequate Civil Society Organisations' participation in the programme; absence of managerial skills by retirees to cope with the demands of entrepreneurship; poor coordination of the training programme; and misappropriation of funds from gratuities into other uses by retirees. This study therefore recommends that government should provide more funds; be more committed to the programme; intending retirees should be well informed about the training programme; timing of pre-retirement training should come early at least twice between 7-10 years as against 3-5 years before retirement. All these will enable the intending retirees to prepare for obvious eventuality after retirement.

Key words: Pre-retirement; Pre-retirement anxiety; Retirement; Post-retirement and Pension

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INTRODUCTION

The conditions of many retirees in Nigeria and the problems they are facing have attracted attention of late. Among others, the problems being faced by retirees include loss of the usual monthly salary, anxiety about a residential home, lack of occupation, dwindling status, decreased strength and deteriorated health condition, physical disabilities, aging and sudden loss of life. In Nigeria, the delay in payment of pensions and gratuities has brought untold hardship and death to many retirees, thereby making workers view retirement with apprehension. This problem is further compounded by lack of planning and management of post retirement epoch and conditions, delay or non-payments of pensions and gratuities, deterioration in health and other physical conditions as a result of aging, non-engagement in any enterprise or venture and other post retirement challenges (Arabi 2016).

Obviously, many people enter into retirement without planning or pre-retirement counseling. Employers of labour have not in the past done much to enlighten the labour force on the need for planning for retirement; hence many workers enter into retirement as destitute due to lack of adequate planning (Arabi 2016). Retirees in Nigeria today are like beggars, especially those who retire without planning. With or without adequate planning, the individual who is going into retirement from active service is entering a new phase of life, which, like every new stage, will have its peculiar conditions. Such a person is going into life unknown. Quite often, the uncertainties of life make people apprehensive of the future. It is likely

therefore that the individual who is about to retire will be apprehensive while approaching a new phase of life, which is life in retirement (Ahmad 2014).

Furthermore, part of these crises is that each public servant has a working career defined by a continuum of entry (recruitment) and exit (retirement). Many public servants do not realise that planning for retirement or development of pre-retirement entrepreneurial skill should commence right from the first day of assuming duty. Consequently, by the time they realised that they need to start planning for such retirement they are already out of gainful employment. Despite its significance to the well-being of the retirees and the prospective retirees, the pre-retirement training programme for public servants in Nigeria has not been given adequate attention by scholars. It is in the realisation of this that the government engaged in such scheme of re-orientation (pre-retirement development skills) for serving public servants in order to prepare them for life after retirement (Bello 2018). Hence, this study seeks to fill such gap by critically assessing the relevance of the pre-retirement training scheme in Federal Teaching Hospitals in Southwestern Nigeria.

1. EMPIRICAL CLARIFICATIONS

Pre-Retirement

lyortsuun and Akpusugh (2013) argued that to prepare for retirement entails planning for the inevitable, that is, the period in one's life when he or she withdraws from active service. This decision in most cases is determined by both micro and macro conditions. At the micro level, individualistic issues are the dominant factors that influence one's decision to retire while at the macro level, wider factors beyond an individual control, have the most influence in the decision to retire. Berry (2010) identifies four factors at the micro-level that influence the decision to retire. These factors are: finance, healthcare, responsibilities and family. At the macro level, he identifies an ageing society, the pension systems and economic change as factors that determine the decision to retire.

It is expedient here to argue that employees need to plan, adopt and implement strategies to ease the pain and problems associated with retirement. This is because retirement is what one could not avoid except death. It is therefore, advisable and pertinent to start preparation immediately one gains employment. Various strategies have been put forward by different scholars in order to ease the pain of retirement. Part of these strategies is the monthly Contributory Pension Scheme (CPS) introduced by the Federal Government, which was made compulsory for all the Federal workers through Federal Civil Service in Nigeria. With this strategy, employees are expected to open and maintain a retirement savings account in his or her name with any pension fund administrator of

their choice. Other strategies that can be adopted include maintaining a personal savings account or a fixed deposit account with a bank to enable an employee save towards retirement, investing in skill acquisition and training, ownership of property genuinely acquired, investment in shares, stocks and acquiring an insurance policy (sickness, accident, loss of property, among others).

Furthermore, in some other cases, scholars have argued on the issue of early retirement. This is evident especially in countries with high per capita income. Korn (2000) argued that for early retirement to be successful and possible, it should involve adopting three fundamental strategies which are aggressive investment, planning your healthcare needs that will most likely impact the retirees during the retirement period and exploring the possibility of 'filling the hours' which implies working during the retirement period.

1.1 Causes of Pre-Retirement Anxiety

Retirement marks a major life change for many people. The income, status, responsibilities, activities and social relationship associated with the work environment suddenly change. These changes are the causes of pre-retirement anxiety to would be retired officer (Adisa, 2003). Ode (2004) saw the following as some of the major causes of pre-retirement anxiety:

(a) **Time Management:** Because most of the retirees find it difficult to manage their time especially where they cannot be meaningfully engaged, they tend to engage in habits which may be deleterious to their well-being. Thus, the pre-retired workers have to find alternative ways of being fully engaged when they are retired.

(b) **Total Dependency on Present Salary:** Currently, it is becoming increasingly difficult for the average Nigerian worker to make ends meet because of inadequate wages and inflation. Retirees are no exception to this situation. Their expenses may even be worse as the little amount received by them as pension may not be paid on time. Consequently, retirement (which may not have been planned for in most cases) is accompanied with some psychological problems/anxieties.

(c) **Problem of securing residential accommodation:** The problem of quitting official quarter for rented apartment after retirement is also a major concern of most prospective retirees because most Nigerian workers are unable to build their own houses before retirement. Akinade (2006) notes that it is frustrating not to have a roof over one's head in retirement.

(d) **Ignorance of what to do with pension money:** Prospective retirees need to think about how to invest their gratuity in some viable ventures before retiring. Unfortunately, the pensions and gratuities are not paid immediately after retirement. Thus, many retirees are always confused about what to do after retirement. Some are ignorant of their personal qualities, interest, talents, habits, lifestyle, drive etc. Hence, the prospective retirees

need to make sure that they acquire enough knowledge, skills, ideals, qualification and the like from their place of work before retirement. Such knowledge and skills will enable them to find what to do after retirement in the public or private sector to be an entrepreneur or small-scale industries.

(e) **Attitude of friends and family:** The attitude of friend and family play an important role in the retirement decisions. From a research report carried out at Aladja, Delta State of Nigeria by Ode (2004), it was observed that retirement affects the income, residence, family structure, in relationship between members of the family as well as the economic viability of retirees. Since the family income serves as the single most important determinant of life satisfaction and morale in the retirement, the prospective retirees are faced with the problem of what the attitude of their friends and family members will be after retirement.

1.2 Effects of Pre-Retirement Anxiety

Retirement anxiety by its nature involves fears and worries about the future of the individual as a result of the cessation of active working life. It involves fears that usually result from change.

According to Adeboye (2002), change is inevitable but most people tend to resist change because it is not always convenient. Some of the major causes of retirement anxiety, according to Ode (2004), include: finances, challenges in managing mental health, poor retirement plan, difficulty on time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with pension money, attitude of friend and family and the challenges of sudden retirement.

Anxiety over Finances: Money is the major determinant of what an individual does in retirement. Money is needed for the payment of bills that hitherto were taken care of by the office. Bills such as electricity, water, telephone security, house help, drivers, the visitors and medical bills are great challenges which may result in stress, frustration and consequently, high blood pressure for some pre-retirement workers (Adeoye, 2007). Worry over money is usually compounded in Nigeria because of the employer's failure to pay retirement benefits including gratuity on time (Uzoigwe, 1999). This is a problem that is beyond the retirees and probably accounts for the high death toll among them, especially for those who lead the psychological adjustment skills. In fact, some retirees have to grapple with education and medical bill for family members who include dependent children and wards.

Challenges in managing health: Health, according to the World Health Organization (WHO) (2009), is being in a state of complete physical, mental and social well-being. It is not merely the absence of disease or infirmity. Thus, retirees, tend to face serious challenges in managing their health because of their failure to engage constant physical exercise. Such category of retirees might experience

some physiological illness such as stomach ulcers, heart disease, hypertension and a pressing tendency to commit suicide (Denga, 1996). In a report by Industrial Training Fund (I.T.F.) (2004), it was stated that a person's health, at any given time, is a creation of his congenital exposure. Therefore, except these factors can be adequately managed in all probability, pathological and psychological well-being of the retiree cannot be guaranteed or at least be enhanced.

Challenge of managing a new and lower social status: For many pre-retired workers, both in the public and private sectors, maintaining a sense of identity and self-worth without a full-time job is in fact the single most difficult challenge that they have to face. This is as a result of the fact that there are no more junior officers to wait and run errand for retirees. The sudden realisation that they have to do everything themselves usually makes most retirees feel used and spent. This challenge may result in feeling of isolation, loneliness and anxiety for those who could not manage it.

Lack of retirement plan: Statistics have shown that 90% of the retired persons look miserable, confused and helpless (Ndaman, 2004); as a result of lack of pre-retirement planning or improper pre-retirement planning. According to Ndaman (2004), ten percent (10%) of those who retired, who are living well and probably in high spirits and are able to maintain their status quo, are those who planned ahead of retirement. Thus, an unplanned retirement creates some unavoidable problems which include boredom, financial distress, loss of contact with colleagues, feeling of dissatisfaction and an unfulfilled life.

Difficulty on time management: One fact of human consciousness is the awareness of time. Humans feel the passage of time in their personal experience and observe it in their environment. The following are some of the characteristics of time that must always be borne in mind: Time is consumable, irreplaceable, universal, unique (that is, cannot be hired or stored), dynamic (that is, not static etc.) Since these characteristics of time are uncontrollable, the prospective retirees will think of how they will utilise their time judiciously after retirement. The failure of the prospective retirees to plan for the judicious use of their income after retirement may lead them to pre-retirement anxiety.

1.3 Psycho-Social Effect of Pre-Retirement Anxiety

According to Akinade (2006), when retirees undergoes acute trauma, confusion and difficulty in thinking, he becomes demoralised and inactive. This can be described as acute stress reaction. These symptoms are temporary and can discontinue after some hours or days. To Dada and Idowu (2005), these symptoms include "panic paralysis, confusion, terror, loss of control, anger, depression and hopelessness".

a) **Disbelief or Denial:** Disbelief or Denial is the situation in which one is in a state of fantasy (that is,

imagination especially when related to reality). He is not sure whether he is in dream or something real is happening. A thorough look at history is done to ascertain whether this is true or false. This is evident in statements such as “this letter is not for me”, “I reject it”, “it is a matter of mistaken identity” are usually made by an individual who undergoes this experience. The names and spellings are thoroughly checked to detect a mistake and disown the letter. If this is confirmed, retirees could look for the retirement reason. The reason is attached. If it is years, they recalculate it. All these are efforts to deny the letter of retirement (Akinade, 2006).

b) **Anger:** Akinade (2006) noted that a retiree may be annoyed with either self, the employer or anyone in his family he suspects has contributed to his fate, especially if the retiree was forced to retire. This is so because anger goes with blaming. After blaming, guilt and curses come in. Also, dead parents, who were incapacitated to pay school fees, are blamed for contributing to the retiree’s inability to reach the apex in his career. Those in authority are accused of injustice, and denial to give promotions sets in. Faults are looked for everywhere to blame one person or another. Reasons are attributed to victimisation, injustice, and hatred among others. In the Nigeria cultural setting, quarrels that occurred five years ago are reexamined to see if they have connection with the retirement. The highest point of anger is the thoughts of seeking redress in court if any slightest fault is identified in the letter. Others can even think of suicide.

c) **Anxiety:** Retirees are always anxious about the changes which retirement always engenders. Consequently, most of them are likely to experience anxiety disorder. The major symptoms of anxiety disorder are fear, worry, poor sleep and poor concentration. Retirees experience all these because of the social-economic changes in which they have found themselves as a result of the retirement. Their panic attack could last minutes. Nonetheless, they experience some of these forms of anxiety. Symptoms of anxiety after retirement include worry, irritability, tiredness, sweating, muscle tension, poor concentration, poor sleep and panic attacks.

d) **Depression:** According to Adewuyi (2008), “depression is a persistent low of mood characterized by sadness, sorrow, loss of pleasure and interest”, weakness, which emanates from changes in routine or cost ultimate. This will affect the retiree’s weight as well as decrease in daily work. Depression is a mood disorder in which the individual, according to Santrods (2008), is deeply unhappy, demoralised, self-derogatory and bored. The individual does not feel well, loss standing easily, has a poor appetite and he is less motivated. The sadness associated with retirement and subsequent social and economic changes, loss of close associates at work, and general work environment left can result in depression.

e) **Substance Abuse:** Many people drink in order

to forget their worries. Retirement can cause worry for lack of what to do. They are idle and, in view of their idleness, they see the drinking place as the only avenue to occupy themselves. Consequently, they are always there to drink. Unfortunately they become addicted without knowing it. This is because being an alcoholic according to Morakinyo (2002) is simply drinking 24 bottles of beer a week or 14 shots of hot drink for men and 14 bottle of beer or 7 shots of hot for women. Retirees who resort to drinking may become alcoholics. This can worsen their situation and compound their retirement problems.

1.4 Economic Effect of Pre-retirement Anxiety

In a study carried out by Omoresemi (1987), among some Nigerian retirees, it was discovered that retirement affect the income, residence family structure or relationship between members of the family as well as the economic viability of retirees. For those who are compulsorily retired, their income is likely to be adversely affected while it may mean an economic boom for voluntary retirees. The accommodation for the retirees is another point. Some may have to quit official quarters for rented apartment while others may move into their private houses. Some retirees might experience frequent family squabbles particularly when the wife has to cater for the family. The social level of interaction might also be affected. Due to limited financial sources, some retirees might not have the courage to associate with old friends and family while for others, retirement gives them the opportunity to interact more effectively with family members and friends, or to concentrate more on leisure-time activities like going to clubs, playing games, reading and the like.

2. METHODOLOGY

The data for this study were collected from both primary and secondary sources from the three (3) hospitals under investigation. These hospitals were University College Hospital (UCH), Ibadan; Obafemi Awolowo University Teaching Hospitals Complex (OAUTHC), Ile-Ife and Lagos University Teaching Hospital (LUTH), Lagos, while the Federal Medical Centre (Federal Teaching Hospital) Ido Ekiti, have not been enlisted as at the time of this study. Therefore, the population for this study for questionnaire administration as derived from the research carried out by the researcher was distributed as follows: University College Hospital (UCH), Ibadan, (508); Obafemi Awolowo University Teaching Hospitals Complex (OAUTHC), Ile-Ife, (632) and Lagos University Teaching Hospital (LUTH), Idi Araba, (544), totaling 1,684. Since the number of retirees varies across the three hospitals, probability proportional to size technique was used in order to have balanced views of the respondents under investigation as derived from the nominal roll of the selected Teaching Teaching Hospitals in the study

areas . A sample of 337 (20%) respondents was drawn for questionnaire administration and the data collected were analysed using descriptive statistics.

3. DATA PRESENTATION AND ANALYSIS

3.1 The Challenges Militating against the Pre-Retirement Training in the Teaching Hospitals

This section analysed the challenges facing the implementation of the pre-retirement training in the teaching hospitals. To achieve this objective, questionnaire administration and interview data were utilised. Nine (9) possible challenges were presented to the respondents in the questionnaire. These are: poor funding of the training programme; lack of commitment on the part of government; apathy on the part of trainees; corruption/mismanagement of funds for the training programme; inadequacy of data on retirees for the training programme; inadequate Civil Society Organisations' participation in the programme; absence of managerial skills by retirees to cope with the demands of entrepreneurship; poor coordination of the training programme; misappropriation of funds from gratuities into other uses by retirees. The respondents were asked to rate each challenge on a four-level scale of 'very prominent', 'prominent', 'less prominent' and 'not prominent'.

Out of these likely challenges presented to the

respondents as shown in Table 1.1a and 4.1b, seven (7) were identified as prominent/very prominent by them. The remaining two were not considered to be prominent challenges by most respondents. The two that were considered not prominent or less prominent were 'poor coordination of the training programme', which was considered prominent by only 18% of the respondents; and 'inadequacy of data on retirees for the training programme', which was considered prominent by only 7% of the respondents.

In order of rank, the seven (7) challenges considered prominent, as shown in tables 4.1a and 4.1b were: inadequate Civil Society Organisations' participation in the programme, which was considered as prominent/very prominent by 90.7% of the respondents; absence of empowerment skills by retirees to cope with the demands of entrepreneurship, which was considered as prominent/very prominent by 87.2% of the respondents; misapplication of funds from gratuities into other uses by retirees, which was considered as prominent/very prominent by 81.2% of the respondents; and poor funding of the training programme, which was considered as prominent/very prominent by 61.2% of the respondents. Others were: lack of commitment on the part of government (58%); apathy on the part of trainees (56.9%); and corruption/mismanagement of funds for the training programme (54.7%).

Table 1a
Challenges of Implementation

Challenges	Responses	Frequency	Percent	Cumulative Percent
Poor funding of the training programme	Very Prominent	10	4.2	4.2
	Prominent	135	57.0	61.2
	Less Prominent	80	33.8	95.0
	Not Prominent	12	5.1	100.0
	Total	237	100.0	
Weak of commitment on the part of government	Very Prominent	10	4.2	4.2
	Prominent	128	53.8	58.0
	Less Prominent	84	35.3	93.3
	Not Prominent	16	6.7	100.0
	Total	238	100.0	
Apathy on the part of trainees	Very Prominent	15	6.5	6.5
	Prominent	116	50.4	56.9
	Less Prominent	89	38.7	95.7
	Not Prominent	10	4.3	100.0
	Total	230	100.0	
Corruption/ mismanagement of funds for the training programme	Very Prominent	3	1.3	1.3
	Prominent	125	53.4	54.7
	Less Prominent	90	38.5	93.2
	Not Prominent	16	6.8	100.0
	Total	234	100.0	
Inadequacy of data on retirees for the training programme	Very Prominent	6	2.6	2.6
	Prominent	11	4.7	7.3
	Less Prominent	104	44.4	51.7
	Not Prominent	113	48.3	100.0
	Total	234	100.0	

Source: Fieldwork 2018

Table 1b
Challenges of Implementation

Challenges	Responses	Frequency	Percent	Cumulative percent
Inadequate Civil Society Organisations' participation in the programme	Very Prominent	105	44.5	44.5
	Prominent	109	46.2	90.7
	Less Prominent	18	7.6	98.3
	Not Prominent	4	1.7	100.0
	Total	236	100.0	
Absence of managerial skills by retirees to cope with the demands of entrepreneurship	Very Prominent	98	41.9	41.9
	Prominent	106	45.3	87.2
	Less Prominent	24	10.3	97.4
	Not Prominent	6	2.6	100.0
	Total	234	100.0	
Poor coordination of the training programme	Very Prominent	6	2.5	2.5
	Prominent	37	15.7	18.2
	Less Prominent	98	41.5	59.7
	Not Prominent	95	40.3	100.0
	Total	236	100.0	
Misapplication of funds from gratuities into other uses by retirees	Very Prominent	107	45.7	45.7
	Prominent	83	35.5	81.2
	Less Prominent	37	15.8	97.0
	Not Prominent	7	3.0	100.0
	Total	234	100.0	

Source: Fieldwork 2018

Table 2 showed the institutional comparison of the challenges, that is, hospital and hospital analysis. Unlike the previous cross tabulation analysis, the challenges across the hospitals showed no significant difference. All the seven challenges earlier identified as prominent remain prominent across the three hospitals. Similarly,

the two that were identified as not prominent remain not prominent across the three teaching hospitals. This situation implies that the pre-retirement training programme face similar challenges across the teaching hospitals and can as such be addressed the same manner.

Table 2
Institutional Comparison of the Challenges

Challenges	Responses	Hospitals						Total	
		UCH		OAUTHC		LUTH		Frequency	%
		Frequency	%	Frequency	%	Frequency	%		
Poor funding of the training programme	Very Prominent	1	1.4	4	4.3	5	6.9	10	4.2
	Prominent	40	56.3	59	62.8	36	50.0	135	57.0
	Less Prominent	28	39.4	25	26.6	27	37.5	80	33.8
	Not Prominent	2	2.8	6	6.4	4	5.6	12	5.1
	Total	71	100.0	94	100.0	72	100.0	237	100.0
Lack of commitment on the part of government	Very Prominent	1	1.4	4	4.3	5	6.8	10	4.2
	Prominent	40	56.3	53	56.4	35	47.9	128	53.8
	Less Prominent	29	40.8	30	31.9	25	34.2	84	35.3
	Not Prominent	1	1.4	7	7.4	8	11.0	16	6.7
	Total	71	100.0	94	100.0	73	100.0	238	100.0
Apathy on the part of trainees	Very Prominent	1	1.4	8	8.8	6	8.6	15	6.5
	Prominent	36	52.2	47	51.6	33	47.1	116	50.4
	Less Prominent	30	43.5	33	36.3	26	37.1	89	38.7
	Not Prominent	2	2.9	3	3.3	5	7.1	10	4.3
	Total	69	100.0	91	100.0	70	100.0	230	100.0
Corruption/ mismanagement of funds for the training programme	Very Prominent	1	1.4	1	1.1	1	1.4	3	1.3
	Prominent	38	53.5	49	54.4	38	52.1	125	53.4
	Less Prominent	31	43.7	31	34.4	28	38.4	90	38.5
	Not Prominent	1	1.4	9	10.0	6	8.2	16	6.8
	Total	71	100.0	90	100.0	73	100.0	234	100.0
Inadequacy of data on retirees for the training programme	Very Prominent	2	2.9	1	1.1	3	4.1	6	2.6
	Prominent	2	2.9	6	6.6	3	4.1	11	4.7
	Less Prominent	31	44.3	38	41.8	35	47.9	104	44.4
	Not Prominent	35	50.0	46	50.5	32	43.8	113	48.3
	Total	70	100.0	91	100.0	73	100.0	234	100.0
Inadequate Civil Society Organisations' participation in the programme	Very Prominent	33	47.1	41	44.1	31	42.5	105	44.5
	Prominent	33	47.1	47	50.5	29	39.7	109	46.2
	Less Prominent	4	5.7	4	4.3	10	13.7	18	7.6
	Not Prominent	0	0.0	1	1.1	3	4.1	4	1.7
	Total	70	100.0	93	100.0	73	100.0	236	100.0

To be continued

Continued

Challenges	Responses	Hospitals						Total	
		UCH		OAUTHC		LUTH		Frequency	%
		Frequency	%	Frequency	%	Frequency	%		
Absence of empowerment skills by retirees to cope with the demands of entrepreneurship	Very Prominent	33	47.1	32	35.2	33	45.2	98	41.9
	Prominent	33	47.1	48	52.7	25	34.2	106	45.3
	Less Prominent	4	5.7	9	9.9	11	15.1	24	10.3
	Not Prominent	0	0.0	2	2.2	4	5.5	6	2.6
	Total	70	100.0	91	100.0	73	100.0	234	100.0
Poor coordination of the training programme	Very Prominent	0	0.0	2	2.2	4	5.5	6	2.5
	Prominent	7	10.0	16	17.2	14	19.2	37	15.7
	Less Prominent	29	41.4	39	41.9	30	41.1	98	41.5
	Not Prominent	34	48.6	36	38.7	25	34.2	95	40.3
	Total	70	100.0	93	100.0	73	100.0	236	100.0
Misapplication of funds from gratuities into other uses by retirees	Very Prominent	35	50.0	44	48.4	28	38.4	107	45.7
	Prominent	29	41.4	28	30.8	26	35.6	83	35.5
	Less Prominent	6	8.6	17	18.7	14	19.2	37	15.8
	Not Prominent	0	0.0	2	2.2	5	6.8	7	3.0
	Total	70	100.0	91	100.0	73	100.0	234	100.0

Source: Fieldwork 2018

Furtherance to the foregoing challenges, the respondents identified more challenges in the open-ended part of the questionnaire. These include: poor handling of the programme; poor motivation, poor communication - retirees are not well-informed; lack of seriousness and inadequate commitment on the part of government and agencies involved; and apathy on the part of retirees.

The responses from the interviews conducted buttressed some of the above and as well confirmed some of the challenges identified as prominent in the questionnaire. It was alleged that government inconsistency in the organisation of the programmes often results in apathy on the part of prospective retirees. It was observed by an interviewee for instance that a retiree with 35 years in service and 60 years of age has spent the better part of his life on governmental services. Contentment and diminishing returns would not increase his motivation and enterprise. This could lead to apathy as a corollary variable. So they need to be seriously encouraged and motivated by the government. According to the Director of Administration, UCH, sometimes the trainings are not free. When this is the case, it leads to apathy on the part of the trainees. The retirees are looking for résumé for continuous living and not workshop; retirees lack interest generally.

Other challenges identified in the interviews included lack/dearth of fund to run the programme; dearth of able professionals; late commencement of the programme/short notice, absence of continuity; poor logistics; and inadequate training materials.

3.2 Discussion

As revealed in the study, quite a number of factors militate against effectiveness of the pre-retirement training programme of the government. One of such is poor timing of the programme. It was observed that pre-retirement is good but usually comes late. It should come 3-5 years before retirement. This finding confirmed the position of Sule (2006), who cautioned that planning for retirement should start right from the date of entry into the civil service. By implication, he suggested that one does

not need to wait for the final retirement benefits to plan retirement.

Another serious factor confirmed by the study is the issue of corruption. Fapohunda (2013) revealed that the multi-million pension fund scandals pervade many strata of the Nigerian society like the pension unit of the Office of the Head of Civil Service of the Federation, PENCOM and the Nigerian Police pensions. A recent National Assembly public hearing on pension revealed that six civil servants stole N24 billion from the Police Pension Funds. The same persons were alleged accomplices in the illegal diversion of another N24 billion from the Police Pension Funds. Similarly, N151 billion and another N32.8 billion and another 6 million pounds were recovered after conduct of Biometric Data Capture exercise on pensioners since 2010. This challenge was confirmed at the two levels (questionnaire and interviews) of investigation by the study.

Equally confirmed is the problem of lack of requisite managerial ability attitude on the part of the retirees. Adesina (1981) carried out an empirical study on the entrepreneurship opportunities for managing post-retirement conditions where he emphasised that retirement life demands great managerial ability. The study revealed in similar manner the absence of managerial skills by retirees to cope with the demands of entrepreneurship, while apathy on the part of trainees/retirees revealed in this study was a confirmation of Ubanga and Akinyemi (2005). In an empirical study conducted by Ubanga and Akinyemi on the relationship between attitude to retirement planning and retirement anxiety among teachers in Lagos metropolis, result showed that 65% of the teachers indicated willingness to continue teaching after retirement if given the opportunity. Also, Peters and Asuquo (2008), who examined work role attachment and retirement intentions of public school teachers in Calabar, Nigeria revealed that workers or teachers who were affectively committed, attached and get involved in their work, often, have the intention to take to a part-time job after retirement from active service, while those teachers who are not attached to their jobs have no such intentions.

The study also revealed that those teachers who were attached, committed or involved in their jobs have the intentions to retire early from their jobs. Those attached to their jobs will love to keep working until the mandatory age or years of service.

The foregoing explained the reason for partial success recorded in the pre-retirement training programme. The findings of the study were mostly in agreement with the previously existing studies. The study revealed some successes recorded by the pre-retirement training programme, but with limited impacts on retirees. The areas of successes recorded include: confidence building and exposure of retirees to certain issues of life, facilitation of re-integration of retirees into business activities in order to live a fruitful retirement life, allaying the fear most prospective retirees nurse when approaching retirement and awakening retirees to be more productive and active.

CONCLUSION

Furtherance to the challenges, the respondents identified more challenges which included: poor handling of the programme, poor motivation, poor communication, retirees are not well informed, lack of seriousness and inadequate commitment on the part of government agencies involved and apathy on the part of retirees. Therefore, the responses from the interview conducted revealed that some of the above challenges well confirmed as prominent in the questionnaire. It was found out that government inconsistency in the organisation of the programmes often resulted in apathy on the part of prospective retirees, so the retirees needs to be seriously encouraged and motivated by the government.

RECOMMENDATIONS

In respect of the findings from the study, the following recommendations were offered so as to help the administration of pre-retirement training, improve its operation and provide solutions to its challenges.

- **Period of retirement:** During retirement, some choose to continue in a very active work, supporting communities, participating in politics or even running of full-time businesses. Others on other hand, may choose to limit their activities, and may prefer to spend their retirement travelling, visiting children and grandchildren. While some desire to go back to the village waiting for their monthly little token. It is important to plan ahead and engage in pre-retirement training so as to know how to spend retirement, and prepare oneself mentally and financially or whichever way retiree choose to follow. As a result of this, pre-retirement training is good but usually comes late. Under this programme, it come 3-5 years before retirement but was suggested that it should come at least twice before retirement probably between 7-10 years before retirement.

- Government should be more committed, consistent and help to consolidate programmes for the management of life after retirement. In other words, they must put in place post-retirement welfare packages especially social and medical care capable of making lives of retirees comfortable.

- For the impacts to be felt equally, government should bridge the gap among various parastatals under the training programme.

- Developing new friendship, as observed by Carter (2012) in Okam (2013) suggested that a measurement of whether people are successful at retirement living is the strength of their social network that including family and friends. Retirees are advised to check out for groups that could help them meet new people; they could join community or religious organizations that have members who share their interests.

- A retiree is admonished to keep his or her spirits up always; a retiree's attitude plays a great role as to whether he/she would find joy in retirement living or not. The retiree is advised to check in with himself/herself to assess his/her mood; if he/she felt sad or hopeless, it is important to consult a doctor or a professional counsellor.

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