



## Towards Lecturers Preparation for Retirement in Ekiti State Tertiary Institutions

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### Abstract

In every facet of work life be it public and private sectors, retirement (voluntary, compulsory or mandatory) is inevitable with it attendant challenges which are not limited to low income, frustration, constant living in fear, development of stress related ailment but untimely death, especially among those who have no prior plans for this stage. This paper examined retirement as a concept, retirement planning challenges and the role of counsellor in retirement planning and further recommended that retirement counselling programme should be regularly organised within the university system in order to prepare their intending retirees adequately for life after work or service.

**Keywords:** Retirement, Preparation, Lecturers, Tertiary Institutions, Counsellor.

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### INTRODUCTION

Retirement from active civil service is a critical phase in the life of every public officer, it is a stage that every worker must surely reach whether he prepares for it or not. Meanwhile, in Nigeria over the years, the challenges that come along with life after retirement of typical employees in Nigeria demands that, workers have to prepare well ahead of time. Like other developing nations, Nigeria government place restriction on working age of public civil servants to prevent an ageing labour force and give room for the entrance of young-able-bodied in labour market in order to boost efficiency and productivity.

According to Ndaghu (2015), it is expected that an individual employee that has been dedicated to his service for a reasonable period of time will get tired and the only alternative for the tired person is for him to have rest or stop working. Thus, it seems there is no way one can have rest no matter the degree of his tiredness if the daily bread for resting period is not

properly, sufficiently and adequately provided. By extension, retirement for average public civil servant in Nigeria and particularly in Ekiti State is inevitable haven reasonably worked for a long period of time.

The statutory working age in the public service is fixed at sixty (60) years or thirty five (35) years of unbroken active working service before retirement, whichever is earlier. Meanwhile, because of the belief that the “older , the wiser” in judicial and tertiary institutions, the Retirement Age Harmonization Act of 2012 puts the retirement age of judicial officers and academic staff of tertiary institutions at 70 and 65 years respectively, following which workers go into retirement and become retirees; although academic staff members of Nigerian Universities and Judges of Appeal and Supreme courts have been given extension of service to 65 and 70 years respectively (Olatomide, 2010; Ali, 2014).

Retirement is an important phase of life or life event, bringing with it many challenges in terms of adjustments and changes in lifestyle, self-esteem, friendships, and vocation (Wilson & Aggrey, 2012). It is a threat to many workers and lecturers in particular who may not know what to do with their lives after retiring from active service because retirement often comes with the reduced income and sometimes at a time when one’s monthly expenditure is far in excess of what is received in wages. What about children who are still in school and old age infirmities which demand high medical bills from health delivery systems?

In this awareness, Eme and Sam (2011) observed that the delay in payment of pensions and gratuities have brought untold hardship, and death to many retirees, thereby making retirement something that is dreaded by workers. This problem is further compounded by lack of planning and management of post-retirement epoch and conditions. In addition, statistics have shown that about 90% of retired people in Nigeria look miserable, confused and helpless as a result of lack of pre-retirement planning or improper pre-retirement planning (Osuji & Nweze, 2014).

Garba and Mamman (2014) also lamented that one of the greatest challenges that face typical employees throughout their working life is life after retirement, because to them, retirement concerns emotional, psychological, as well as financial challenges that workers have to prepare well ahead of time. Furthermore, the challenges that come along will include problems associated with planning and management, the exit stage, corruption at the pension board, discrimination by the society, domestic violence within the family, sudden death (Garba & Mamma, 2014). The problem identified here is to what extent do lecturers in tertiary institutions in Ekiti State plan for their retirement, and what are the challenges involved in planning towards one’s retirement.

## **RETIREMENT AS A CONCEPT**

Retirement is gradually becoming a topic of research focus in contemporary society (Wilson & Aggrey, 2012) and a plethora of definitions has been conceptualized by different scholars across the globe. Ndaghu (2015) view retirement detachment from primary activity in business, industry or active service as full time employee, be conceptualized as a process that separates an individual from job role. Thus, Best-Njoku, Ugonna and Ugonna (2017) submitted that retirement is one of those conditions bringing about disengagement of workers from their jobs.

In another development, Petters and Asuquo (2008) described retirement as leaving the job at a specified period of time after putting in some number of years of one’s productive years or after attaining a given age of 60 in the public sectors of the economy. To Manion cited by Olatomide, Shobola and Omoyemiju (2012) retirement is a complex social phenomenon of modern industrial society which defines an individual as being old and

therefore requires withdrawal from customary activity in business, industry, or service. It is the last phase of occupational life cycle, marking the period following a career employment in which occupational responsibilities are withdrawn (Atchley in Olatomide, 2010). Akinade (2011) perceived retirement as the terminus of individual's sustained active working life, which implies a stoppage of working in a career which has won the individual renowned for some time. Therefore, retirement is a transition from one life to another. As Uzoigwe (2013) retirement involves the life pattern of a person after he/she has given up full time career employment. Viewed as such, retirement could become a threat to many workers especially to those who never prepared for it before time (Best-Njoku, Ugonna & Ugonna, 2017)

## **RETIREMENT PLANNING CHALLENGES**

Retirement planning is observed to be confronted with many challenges. These according to Oparanma (2011) include old age, ill-health, family pressures, rules of the job and dissatisfaction with condition of service. Ode cited by Baba, Garba and Zakariyah (2015) in his own view identified anxiety over finances, challenges in managing mental health, not planning for retirement, difficulty on time management, total dependence on present salary, problem of securing residential accommodation, ignorance of what to do with gratuity money, attitude of friend and family and the challenges of sudden retirement as the major challenges of retirement planning. From the foregoing therefore, some of the social issues that affect effective retirement planning in Nigeria include the size of the family, polygamy, and the additional responsibilities of the extended family, and inadequate access to medical facilities (IBTC Pension Manager, 2008).

Uzoigwe (2013) argued that individuals who never planned for their retirement often develop neurosis prior to their retirement time. He explained further the challenges posed by retirement could sometimes be traumatic to these individuals approaching retirement. Most workers who are faced with these challenges have ended up negatively such as untimely death, frustration, constant living in fear which invariably has resulted in low productivity at their retiring period of these individuals, sudden development of stress related ailment, et cetera more especially on the part of those who have no prior plans for this stage of life (Best-Njoku, Ugonna & Ugonna, 2017). Thus, retirement planning can be more complicated for Ekiti State civil servants and particularly university academic staff who are challenged by huge family and social responsibilities coupled with low levels of income and savings as well as delay in the payment of salary.

## **RETIREMENT PLANNING: THE ROLE OF COUNSELLOR**

The role of counselling in retirement process cannot be overemphasized. It involves counselling services made available to an employee to get him or/her acquainted with the requirements or needs when he retires and thus prepares the employee so that he can adequately face retirement be it compulsory, mandatory or voluntary. Akinade (2011) described pre-retirement counselling as the provision of comprehensive guidance and information concerning the social, emotional, financial and other aspects of retirement that could help prospective retirees to plan for their retirement right from when in employment.

According to Aigbekaen (2010), the role of counsellor in 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 view of Olatomide (2017), the role counsellors is to help prospective retirees in planning adequately for life after paid work, equip them with

coping skills requisite to manage their life during the transition phase, and at the post-retirement period. Hence, counselling provided by counsellors before or during retirement could help develop positive attitudes, values, and behaviours that could enhance their retirement transition, and also assist them to understand those aspects of their current and former life structure (e.g., recreational activities, hobbies, volunteering activities, etc.) which could be peripheral but could become the centre of attraction at retirement.

White House Conference on Aging cited by Wilson and Aggrey (2012) while expressing the need for new approach for pre-retirement counselling stated that retirement has profound implications for changes in an individual's social and economic status, in his inter-personal relationships, and in his self-perception and morale. Increasing evidence indicates that realistic preretirement planning improves the chances of making a good adjustment to retirement. In recognition of fact in the preparation of prospective retirees for life after retirement, Aigbekaen (2010) identified eight forms of pre-retirement counselling Education for employees in Nigeria and as applicable to university lecturers:

**Social and emotional adjustment:** This has to do with the awareness the lecturers preparing for retirement to realize that he/she may have some social and emotional problems and should get him/her 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.

**Stress Management:** Lecturers need to be informed of the fact that 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 when it helps to perform better or complete an action or bad/negative when it causes upset or makes one sick.

**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.

**Financial Management:** Lecturers preparing for retirement need counselling 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.

**Recreational Activities:** The need to develop interest in recreational activities cannot be underestimated in preparation for retirement. Therefore, 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 will help not only to kill boredom, but also to keep the body fit.

**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 communication, Public Relation or Marketing outfit. He/she should start them gradually while still in service and graduate steadily into such on full-time on retirement.

**Community Development 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.

**Family Member Counselling:** 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 (2011) argued 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, it is important to acknowledge that in every facet of work life be it public and private sectors, retirement (voluntary, compulsory or mandatory) is inevitable with it attendant challenges which are not limited to low income, frustration, constant living in fear, development of stress related ailment but untimely death, especially among those who have no prior plans for this stage. Thus, the need for retirement planning and counselling cannot be rule out particularly among university academic staff of Ekiti State tertiary institutions that are challenged by huge family and social responsibilities coupled with irregularity in the payment of salary. From the foregoing therefore, it is recommended that retirement counselling programme should be regularly organised within the university system in order to prepare their intending retirees adequately for life after work or service

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