

# PROBLEMS AND PROSPECTS OF RETIREMENT ADJUSTMENT ON FAMILIES OF RETIREES AMONG CIVIL SERVANTS IN EKITI STATE, NIGERIA

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## **Abstract:**

Retirement is the act of retiring or the state of being retired, i.e. to withdraw oneself from business, public life or and to remove from active service. Data for this study were collected from primary and secondary sources. A total number of four hundred (400) questionnaires were administered in this research work, out of which three hundred and seventy eight (378) were returned. The questionnaires were administered using purposive and stratified random sampling techniques. Descriptive and frequency tables, using percentages were adopted in the analysis of the data collected. Results from the study revealed that delay in payment of pension; maladjustment and psychological adjustment were some of the problems of retired Civil Servants in the study area. This study therefore recommends that various establishments in Ekiti State should be encouraged to organize retirement counselling for their workers to enable them prepare for the obvious eventuality.

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**Key Words:** Civil Servant, Ekiti State, Problems, Prospects and Retirement

## **Introduction**

Retirement is an age long practice in both the private and public service (Osuala, 1985). He stressed that it is a major stage in adult development and it essentially marks the split from middle years to old age. He further noted that at 65 years of age, our mental and physical exuberance dwindles; it however becomes rationale to relieve the person of some strenuous and excruciating duties that may weigh him down and consequently threaten his health. This, therefore, results to the retirement age of 65 in developed and economically buoyant countries. But in Nigeria, due to economic crunch and high rate of unemployment, the minimum legal age for mandatory retirement was put at 55 until recently when the Federal Government of Nigeria pegged it to 60 years.

Retirement as defined by Atchley (1977) is the act of retiring or the state of being retired. That is to withdraw oneself from business public life or and to remove from active service. Thus, the process of retirement involves the transition of people's experience, when they move from a job role performed for pay to the role of retired person.

The role of a counsellor is not complete until an individual is able to realize himself and the realities of the world around him and also maximize his potentials in order to cope with life demands. Counseling for the retirees is becoming very necessary in view of the various problems they are facing.

Bukoye (2005) in her study suggested that the Federal Government should establish retirement bureau in each state to address problems of retirees and to assist them from wasting away. It is against this background that a work on problems and prospects of retirement on families of retirees among civil servants has become imperative.

A close observation of many retirees in the Nigerian society and the problems they are facing draw the attention of all and sundry. These problems seem to range from sudden loss of life, loss of the usual monthly salary, anxiety about a residential home, lack of occupation, dwindling status, decreased strength and deteriorated health condition, physical disabilities and aging.

Harris and Cole (1980) noted that retirement may be a ceremony between one career and another; it may represent the opportunity to start one's real life work or to draw two pay checks. In addition, they further explained that second and even third careers are becoming more common

among men and women whose first career is motherhood. They viewed retirement from a chosen career to active participation in other careers. This view point presents an interesting side of retirement. In Nigeria society today, the researcher observed that some retirees have been engaging in other activities after retirement, some have been actively engaged in politics, some in industries/private establishment while some are giving academic leadership in various Institutions particularly tertiary Institutions.

However, according to Bolarin (1998) retirement to some people is like a bitter pill and could be viewed from different perspectives. Omoresemi (1987) stated that retirement is a real transition, transition in the sense that it is the passage from one place, stage of development to another. He was also of the opinion that the transition could mean passage from the former business career of active services to another, a second stage of life development. This submission has relationship with the postulation of Harris and Cole (1980). Manion (1976) defined retirement as the First life step that convincingly defines a person as old. It is a withdrawal from customary activity in business industry or service.

In the work of Ogunbameru (1987) retirement had indeed been considered a crisis situation for most retired public servants in Nigeria. His view was contrary to that of Manion (1976) which admitted that retirement is withdrawal from customary activity in business or industry or service. Ogunbameru (1987) showed that retirement is more than withdrawal, rather, it is a major crisis especially in Nigeria because there is an absence of pre-retirement counselling given by employers to employees, which would generate changes that normally facilitate the transition from work to retirement may be perceived as resulting into loss of status especially, if the retiree is a bread winner. His view corroborated the findings of Anyah (2000) who stated that teachers in Ghana feared to and were refusing to go on retirement because of boredom and loss of sense of self worth and security that they observed about retirement.

There were situations where pensioners were owed huge amount of money as monthly pension arrears. When little out of the monthly pensions are paid, the pensioner usually face serious administrative bottleneck to the extent that some die on the queue in a bid to collect what actually belong to them. The above stated submission calls for adjustment among the retired Public Servants. The irregular payment of pension often leaves them at the mercy of their children and these children may not even have enough to take care of themselves let alone their aged parents.

Already a great number are languishing in the rural and urban communities for failure to plan for their retirement and more are being disengaged yearly into this training of retirement. There is need, therefore, to find answers to the following questions:

1. Will the level of income influence the adjustment of retired Civil Servants?
2. Will size of family influence the adjustment of retired Civil Servants?
3. Is there any relationship between economic, social, health, psychological, gender, nature of retirement, size of family and level of education adjustment variables of retired civil servants?

### **The study area**

Ekiti State is located between latitude  $70^{\circ} 30'$  and  $8^{\circ} 15'$  North of the equator and longitude  $44^{\circ} 1'$  and  $5^{\circ} 4' 40''$  of the Greenwich Meridian. Ekiti State was created on the 1<sup>st</sup> of October, 1996 and its capital city, Ado-Ekiti has witnessed rapid population growth and urbanization (Awosusi and Jegede, 2010).

The relief of Ekiti State consists of undulating plains. The highest contour line of 540m above sea level is found around the North Eastern limit of the state. The rocks are dominated by the basement complex geology of the Southwestern Nigeria.

Ekiti State has a total annual rainfall of about 1400mm with a low co-efficient variation of about 30% during the rainfall peak months and with an average of about 112 rainy days per annum (Adebayo, 1993).

The development of Ekiti State spread towards the routes of communication put differently, the settlement evolutionally structure and growth is a replica of Homer Hoyt's Sector Theory of 1939, which posits the sprawl of physical development in the direction for transportation routes.

### **Conceptual framework/literature review**

The Concept of Retirement by Schuster and Ashburn (1980) is applicable to this study. Thus, retirement they said could be seen as an event that occur at the end of a specified work period.

Secondly, those individuals (usually over the age of 45) who have experienced difficulty in obtaining employment may after a period of time considers them to be retired. The above assumptions implied that the choice of meaning and interpretation of retirement vary, but all imply the concept of separation from regular / full time employment.

In the work of Ekah (1987) he found out that occupational status was not important in determining the adjustment level of retirees. Kerkoff (1996) reported that 5 years before retirement almost half of the 1000 subjects he studied were worried about forced retirement because of their inability to surmount the ensuing adjustment needs for food and shelter.

Religious affiliation did not influence the adjustment needs of the retired Civil Servants in the ethnic study of the adjustment needs of retired Nigerians carried out by Ogidan in (2005). He explained that this was probably because of the fact that both Christians and Muslims generally have similar religious provisions in helping the needy like the retirees to alleviate their suffering which also accounted for their similarities in the pattern of what they claimed to be their retirement adjustment needs.

### **Methodology**

This section presents the research design, population, and sample, sampling techniques, research instrument, validity of the instrument and reliability of the instrument, administration of the instrument and data analyses.

### **Research Design**

Descriptive research of the survey type was used in this study. This method was adopted because the study focuses on the problems and prospects of retirement on families of retirees among civil servants in Ekiti State, Nigeria. The design allows for information from the representative sample of the entire population.

### **Population**

The population considered for this study consisted of all the retired civil servants in Ekiti State, Nigeria. The total number of Civil Servants in the state as at the time of this study was 8,962 (Ekiti State Civil Service Commission). This consists of Civil Servants from the 16 Local Government Areas of Ekiti State.

### **Sample and Sampling Techniques**

The sample was 400 Civil Servants (Male and female) in Ekiti State selected from all the 16 Local Government Areas of Ekiti State based on purposive and stratified random sampling techniques.

### **Administration of the Instrument**

Four hundred copies of questionnaires were administered on the identified retired Civil Servants across the sixteen Local Government Areas of Ekiti State but 378 copies were retrieved from the field.

### **Data Analysis**

Frequency count, percentage and mean were used to analyze the questions generated in this study. The variables were social, health, psychological, level of income, gender, nature of retirement, size of family and level of education.

### **Findings and discussions**

#### **Findings**

**Table 1:** Level of Adjustment of Retired Civil Servants

Level of Adjustment	Frequency	Percentage
Low	67	17.7
Moderate	227	60.03
High	84	22.0
Total	378	100.0

Source: Fieldwork Report, 2010.

The mean score (68.6) on adjustment and standard deviation (8.38) were used to categorize the subjects into three (low, moderate and high.) The minimum and the maximum scores on adjustment were 40.0 and 80.0 respectively, subjects whose scores fell between 40 and 60.24 were

said to have low adjustment, and participants who scored between 60.25 and 76.9 were classified as “moderate” adjustment, while the respondents whose scores on adjustment fell between 77 and 80 were grouped as “High”. The results were shown in Table 1 above.

Findings revealed that 67 (17.7%) of the respondents experienced low adjustment, 227 (60.03%) of the subjects stated moderate adjustment, while 84 (22.0%) of the respondents observed high adjustment level. This suggested that majority of the retired Civil Servant in the study area experience moderate adjustment.

**Table 2: Psychological Adjustment of Retired Civil Servants**

	No		Yes	
	N	%	N	%
I am quite happy as a retiree	100	26.5	278	73.5
I do not feel neglected or dejected as a retiree	92	24.0	286	76.0
I do not have a feeling of inferiority complex as a retiree	95	25.1	283	74.9
I have self esteem in my community as a retiree	93	24.6	285	75.4
I do not regret that I left the Public Service	91	24.0	287	76.0

I still have a good relationship with members of my establishment	70	23.8	288	76.2
I still have a good relationship with my friends	73	19.3	305	80.7
I still have a lot to contribute to the society	89	23.5	289	76.5
Many people appreciate what I have contributed to their lives	71	18.7	307	81.3
I have a sense of accomplishment as a retiree	76	20.1	302	79.9
Percentage total		36.25		63.75

**Source:** Fieldwork Report, 2010

Findings from table 2 revealed that (36.25%) of the subjects were likely to be having psychological adjustment problem while (63.75%) of the subjects were seemingly not having psychological adjustment problem. The results of these findings showed that majority of retired Civil Servants in Ekiti State might not be having psychological adjustment problem.

**Table 3: Nature of Retirement**

Nature of Retirement	Frequency	Percentage
Voluntary retirement	2.20	58.20
Compulsory retirement	1.58	41.80
Total	378	100.00

**Source:** Fieldwork Report, 2010

Findings from table 3 showed that 220 (58.20%) of the respondents stated voluntarily retirement, while 158 (41.80%) of the respondents noted compulsory retirement. This indicates that majority of the retired Civil Servants within the study area retired voluntarily, when they get to retirement age/number of years of service, rather than being forced out of labour force.

## Discussions

Some of the problems that necessitated this study were the problems being faced by retired Civil Servants as expressed in the media and the pensioners. These problems include delay in the payment of pension and maladjustment arising from economy, social health and psychological variables. The resultant effects of the problems observed includes; sickness, rejection and even untimely death among the retired Civil Servants, it was discovered that there is no significant difference between the psychological adjustment of male and female retired Civil Servants.

Most of the respondents both males and females indicated that they have a sense of accomplishment as retired Civil Servants. Ekiti State being an agrarian and educational environment provided the retirees with opportunities of psychological support arising from educational opportunities, that is, teaching in private schools and engaging in subsistence farming, however, this view is contrary to the view of Bungston (1969) who found out that retirement is seen as hindering social activities through the process of removal of the individual from a functional location in society. This in turn makes the retirees to be dissatisfied with the present predicament in Ekiti State; many of the retirees became adjusted because they were busy with peasant farming and part time teaching. These opportunities made them to be happy as retirees and invariably many of them were psychologically adjusted either male or female. This finding agrees with the submission of Keras (1977) that some retirees enjoy the relaxation of retirement as it is now a time of rest after a long life of labour.

## Conclusion and recommendations

It can be concluded from the findings of the study that factors such as the nature of retirement, size of family, level of income and level of education are significant indices that determines the level of adjustment among the retired Civil Servants and the best predictor of adjustment in retirement among Civil Servants in Ekiti State is social factor.

The various establishments in Ekiti State should be encouraged to organize retirement counseling for their workers to enable them prepare for the obvious eventuality.

The government should minimize the bottleneck that is usually involved in payment of gratuity. Gratuity should be paid within a month after leaving the service.

Workers should be encouraged through conferences and seminars on manageable number of children they should have.

Government should encourage its staff to buy shares in profitable companies to enable them have additional means of income after retirement.

The Management of Pension Fund should be given to Private Pension Administrators with credible records in order to forestall mismanagement of Pension Fund.

The Government should endeavor to provide Recreation Centre for retired Civil Servants in Ekiti State to enable them have the opportunity for social interaction.

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