Volume 13 Issue 21
Originally issued as H1

Global Journal of Human Social Science
Interdisciplinary
Volume 13 Issue 1 Version 1.0 Year 2013
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-460X & Print ISSN: 0975-587X

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Keywords : *perception, attitude, pre-retirement counselling, civil servants.*

GJHSS-H Classification : *FOR Code: 130205p*

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Perception and Attitude towards Pre-Retirement Counselling among Nigerian Civil Servants

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Abstract - Retirement is usually a period of major changes in the lives of public servants. Most times, some people see such changes as devastating and traumatic. In this study, public servants' perception of retirement and their attitude towards pre-retirement counselling was surveyed. A representative sample of 1200 civil servants was selected using purposive sampling approach. Responses were elicited from them using a self-structured questionnaire to test one major proposition that guided the study. Data analysis were carried out using one-way ANOVA and tested at 0.05 alpha levels. Results of the study showed that civil servants' perception of retirement significantly influence their attitude towards pre-retirement counselling with respect to income and expenditure management, health related issues, management of loneliness and change in physical environment. It was recommended among other things that pre-retirement seminars and workshops should be organized for civil servants on a regular basis to prepare them for life at retirement.

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I. Introduction

Retirement means to stop or withdraw from working simply because one has reached a particular age; either by chronological age or by virtue of years spent in service. Whether one likes it or not, the certainty of one leaving work in either of the aforementioned ways cannot be ruled out. This buttresses the need for employees of today to start thinking and planning for retirement. The issues of how employees perceive retirement, their attitudes towards same and how they plan in that direction has not been given enough attention by researchers, yet the Need to pay attention to this especially in a developing economy such as Nigeria cannot be overemphasized.

The failure of public servants to avail themselves of pre-retirement counselling prior to termination of work had brought untold hardships to most of them at retirement. Such hardship includes financial insufficiency, poor feeding, and inability to pay life sustaining bills... Others include dysfunctional family matters as well as psychological or behaviour disorders like depression, hypertension, identity crisis, alcoholism, loneliness, fast ageing and ill health occasioned at times by loss of good accommodation among others (Inaja, 2007). the combined effect of these situations and other problems usually lead to serious disorientation, stress and a feeling of deprivation and boredom which unless checked could sometimes degenerate into physical and mental problems. Apart from the psychological stress occasioned by diminished status of the retirees, the attendant deplorable financial condition attached to retirement affects the retirees' willingness to accept or adjust to the reality of life after retirement.

Workers in well-organised private sectors of the economy are noted to perceive retirement as something good. These workers look forward to the day they would retire. One major reason for this is because they are sure of receiving their retirement benefits without delay and also sure of receiving their monthly pensions where it is applicable. This group of workers look at retirement as a mark of honour and appreciation from their employer while other groups perceive retirement as a punishment to be avoided (Idowu, 1998). Retirement to this second category therefore, means leaving regular employment for death. This group of workers who are basically in public sector may seem to dread retirement because of the seeming `agony retirees undergo before receiving their retirement benefits. This therefore emphasizes the need for pre-retirement counselling for workers.

Pre-retirement counselling is the counselling services made available to an employee to get him or her acquainted with the requirements needs for a comfortable retirement. It is also aimed at helping workers to plan for their retirement when still engaged. According to Akinde (1993:40), 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 according to him is therefore to make an employee aware of his tomorrow. The fears associated with retirement may not be there if adequate planning is done with the aid of guidance counsellors. To many people, a mention of the word retirement is associated with negative feelings. Only a few view it positively, and look forward to it with zeal and enthusiasm (Grangard, 2002).

Obviously, many people enter into retirement without any personal plans or pre-retirement counselling. Employers of labour on their own part have not done much to enlighten the labour force on the need for planning for retirement. Hence, many workers enter

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into retirement as destitutes. Retirees in Nigeria today are more like beggars especially those who retire without planning. Huge bribe is required of them for their documents to be processed, and if the money ever materialised, they are expected to still give bribe before they collect that which is legitimately theirs. This is not only bad but has the tendency to discourage public servants who are still working or are about to retire. This according to Inaja (2007) explains why some workers falsify their ages and documents so that retirement will not catch up with them fast.

In the Nigerian society, some sort of review on retirement benefit was recently implemented. The Nigerian government has introduced social security scheme as seen in the current Pension Reform Act that was signed into law on 25th June 2004. In the Act, it is mandatory for employers as well as workers to make defined contribution to the scheme for benefits to the workforce in old age or retirement and to meet other contingencies prior to termination of work. Given this innovation it is blurred how employees perceive retirement, their attitude towards retirement and their preparation or planning towards it. This needs to be investigated.

II. Theoretical Foundation: Burgess's Activity Theory

This study is anchored on what is construed by Tensley and Tenstey (1987) as the most popular theory of retirement. According to this theory, individuals with a large number of roles are believed to be better equipped to cope with the loss of single role and interpersonal activity which is regarded as a key feature of successful retirement. New activities tend to compensate for roles that are lost as the individual ages, while leisure values tend to replace work values in maintaining activity level.

This theory is relevant to this study because it shows that an individual who suffers a job loss will seek to find a substitute role to keep active which is in line with what pre-retirement counselling is all about. Without activity, the human machine remains unexpl-oited, unchallenged and deteriorates faster than it should. Broomly (1970), Bell (1975) in explaining the view of the activity theory state that activity in retirement is good because it delays mental and physical deterioration. They also agree that people who actively participate in social activities outside their work feel happy, and can function in activity till very late in life, barring inability that results from senility. They agree that social participation and interaction as a way of life is not affected by retirement. Therefore, Nigerian workers who had active social lives would continue to do so in retirement. They would likely have a more satisfactory post-retirement period. The need to understand their perception of retirement and the direction of their attitude towards same is eminent for any counselling to be effective.

III. Statement of the Problem

Retirement or termination of work signifies a period of major change in the life of public servants. Such changes are usually devastating and traumatic in the life of the retiree, especially when the person concerned did not prepare for this phase of life. The adverse psychological and socio-economic disposition identified to characterise retired civil servants due to functional discontinuation of their regular financial source of livelihood and its corresponding decline in social status cannot be overstated. Such challenges include financial insufficiency, poor feeding, dysfunctional family matters as well as psychological or behaviour disorders like depression, hypertension, identity crisis, alcoholism, loneliness, fast ageing and ill health occasioned at times by lots of good accommodation among others. (Denga. 1986; Tokurboh 1998). Some also experience loss of self-esteem due to lower status in which they find themselves on retirement from a highly exalted position they had occupied as public servants. There is need therefore to investigate employees' perception and attitude towards the phenomenon. This is with the view of carrying out or recommending comprehensive pre-retirement counselling for staff.

Hypothesis : The one and only propositions formulated to give direction to the study was:

Public servants' perception of retirement does not significantly influence their attitude towards pre-retirement counselling.

IV. Method and Procedure

This study adopted survey research design in carrying out the investigation. The sample for the study was made up of 1,200 public servants spread across the three senatorial districts of the State. of this number, 300 each were drawn from the North and Central Senatorial Districts while 600 were drawn from the South. A larger sample was drawn from the Southern Senatorial Districts because more public servants are found there at since it is an urban area. The age of the sample is between 55-60 years.

To collect the needed data on employees' perception and attitudes towards retirement, the researchers developed an instrument titled Public Servant Opinion Questionnaire on Retirement (PSOQR). This was on a six point scale using Likert format. The instrument was ascertained to be both valid and reliable using appropriate procedures. The researchers personally administered the instrument on the respondents and got their responses. They equally undertook the scoring and analysis of the data.

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V. Results

a) Hypothesis

Public servants' perception of pre-retirement counselling does not significantly influence their attitude towards pre-retirement counselling.

The independent variable in this hypothesis is public servants' perception of retirement as termination of regular salaries and remuneration; while the dependent variable is public servants' attitude to pre-retirement counselling, which had four components or Sub-variables. Respondents in the sample were categorised into three groups based on their scores on perception of retirement.

The statistical analysis technique deployed to test this hypothesis was one-way analysis of variance (ANOVA). The hypothesis was tested on each of the four sub-variables of attitude to pre-retirement counselling. The results of the analysis are presented in Table 1 and 2 while the post hoc analysis of the difference is shown in Table 3.

Table 1 : Summary of descriptive statistics for the influence of public servants' perception of retirement on attitude to pre-retirement counselling

S/N	Counselling Sub-Variables	Group	N	Mean	Sd
i	Income and Expenditure Management	1 (Low)	412	26.14	6.18
		2 (Moderate)	340	25.81	5.12
		3 (High)	448	26.88	5.38
		Total	1200	26.32	5.61
ii	Health related issues	1 (Low)	412	27.93	4.73
		2 (Moderate)	340	26.40	5.13
		3 (High)	448	27.03	4.99
		Total	1200	27.16	4.98
iii	Management of loneliness	1 (Low)	412	23.01	7.71
		2 (Moderate)	340	23.33	7.36
		3 (High)	448	25.83	6.86
		Total	1200	24.15	7.41
iv	Change in physical environment	1 (Low)	412	22.04	6.95
		2 (Moderate)	340	23.71	6.87
		3 (High)	448	23.39	7.15
		Total	1200	23.62	7.43

Table 2 : One-way ANOVA of the influence of public servants' perception of retirement on attitude to pre-retirement counselling

S/N	Counselling sub-variables	Source of variation	SS	df	MS	F
i	Income and Expenditure Management	Between Groups	245.196	2	122.598	3.91*
		Within groups	37491.703	1197	31.321	
		Total	37736.899	1199		
ii	Health related issues	Between Groups	451.183	2	225.592	9.23*
		Within groups	29249.453	1197	24.436	
		Total	29700.637	1199		
iii	Management of loneliness	Between Groups	2031.901	2	1015.951	19.06*
		Within groups	63811.191	1197	53.309	
		Total	65843.092	1199		
iv	Change in physical Environment	Between Groups	617.984	2	308.992	5.65*
		Within groups	65521.746	1197	54.738	
		Total	66139.730	1199		

* Significant at 0.05 level; critical $F_{2, 1197} = 3.00$; N = 1200

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Table 3 : Fishers LSD test of the influence of public servants perception of retirement on their attitude toward pre-retirement counselling

Counselling Variable	Group	(n_1= 412)	(n_2=340)	(n_3 =4 48)
Income and Expenditure Management	Low	26.14[a]	0.33[b]	-0.74
	Moderate	0.80[c]	25.81	-1.07
	High	-1.94	-2.66*	26.88
		MSW	=	31.32
Health related issues	Low	27.93[a]	1.53[b]	0.90
	Moderate	4.22*[c]	26.40	-0.63
	High	2.67*	1.77	27.03
		MSW	=	24.44
Management of loneliness	Low	23.01[a]	-0.32[b]	-2.82
	Moderate	0.60[c]	23.33	-2.25
	High	-5.66*	4.28*	25.83
		MSW	=	53.31
Change in physical environment	Low	22.04	-1.67	-1.58
	Moderate	-3.08*	23.71	0.09
	High	-3.18*	0.17	23.62
		MSW	=	54.74

a = Group means are along the major diagonal
b = Difference between group means are above the diagonal
c = Fishers LSD test values are below the diagonal
*P< 0.05, df = 1198, critical t = 1.96.

VI. Discussion of Findings

The results of the test of the proposition showed that there was a significant influence of public servants' perception of retirement on their attitude to pre-retirement counselling. This was so for all the four areas of income and expenditure management, health related issues, management of loneliness and change in physical environment. This finding is similar to some extent with that of Gustman and Steinmeier (2002) that carried out a research to demonstrate how many people are misinformed about their retirement benefits and how they behave irrationally even when their retirement reality becomes clear.

Another finding which is similar to the findings of the present study is that of Orhungur (2005) who indicated that a good number of potential retirees say they had not been adequately prepared for retirement. This according to him was manifested in the fact that many did not own a personal car, home nor established any income yielding venture. These facts, coupled with the tradition of late commencement of payment of gratuity and pension by government had placed burden on the retirees or even potential ones.

These results also replicate those of Denga (1982) and Nmezi (2005) who asserted that most Nigerians who are faced with job loss or prospects of job loss perceive retirement as a termination of biological life. According to him, this feeling is mostly expressed by those still strong enough to engage in paid work but have little or nothing to fall back on after retirement. In the same light, Atchley (1988) stated that most people perceived retirement as a process that involves separation of people from job role (termination of active work life) which is performed for pay and the acquisition of the role of retired persons.

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VII. Conclusion

Ageing and retirement are irrevocable occurrences in the life of individual employees whether in the Public or private sector. Their acceptances vary from one person to the other and their effect are relative to individuals. The attitude of employees towards retirement and pre-retirement counselling are hinged on their perception of retirement. Thus, it behoves that government, professional bodies and other employees of labour should carry out pre-retirement programmes (seminars and workshops) for employees prior to their retirement. In this way, they would have proper perspective of retirement, a more positive attitude towards it as well as sufficiently embrace pre-retirement counselling services.

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