

## Critique on Retirement and Individual Adjustment to Life of Civil Servant in Nigeria

Nnamchi Kevin Chikwado

Institute of African Studies University of Nigeria, Nsukka

---

### ABSTRACT

This study sets out to critique retirement and individual adjustment to life of civil servant in Nigeria. The issues of retirement and its policy package especially on the side of government has become so much of concern to civil servants. The study employed qualitative method. Through the analytic method the researcher revealed that most retired civil servants are not prepared to adjust their life out of formal employment as such to adjust in life becomes challenging. This was evident from the fact that most scholars noted that most retirees had no concrete plans or business activities they were involved in to sustain their income once out of employment. What came out was that most retirees were depending on their retirement benefits as capital for them to start any form of entrepreneurship or business venture but eventually meet a hard luck since the governments do not pay on time. Based on the above analysis and findings, the study recommended among all that Government should organize an orientation camp for skill development in order to change the negative attitudes of retired civil servant in Nigeria.

Keywords: Retirement, Adjustment, Civil Servant, employment.

---

### INTRODUCTION

Work has been an integral part of human life and the development of societies from time immemorial. People engage in informal and formal forms to they meet their needs as well as the needs of the vast society [1]. For the formal kinds of work, there comes a time for disengagement from active employment, a phase referred to as retirement. Retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. However, its importance is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status as a retiree. [2,3,4] noted that retirement is a stressful experience to many because of its associated life decisions on the matter of life arrangements generally. Retirement is commonly defined as a state of being withdrawn from business, public life or active service. In the views of [5,6] retirement is a transfer from one way of life to another; they noted that many people suffer from retirement shock such as a sense of deprivation during the early period of their retirement. This phenomenon involves several changes in

values, monetary involvements, and social aspects of life. Hence retirement may lead to termination of a pattern of life and a transition to a new one. Retirement can also be conceived as an age-related withdrawal from active pensionable employment [7,8,9,10]. In Nigeria, the statutory retirement age is 60 years or 35 years of unbroken active service, whichever comes first. The retirement ages for civil servants are 65 and 70 respectively. Age is said to connote expertise and wealth of experience [11]. In Nigeria some individuals view retirement positively and plan for adjustment to life after service with anticipation while others dread its eventuality with great anxiety. Thus, retirement is not a homogenous experience for everyone. [12] described retirement as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience. [13] recounts that when Nigerian civil servants retire from active service; they seem to adjust poorly to retirement life just like most civil servants. It is no wonder, as [14] observed that most retired civil servants live in destitute

positions due to the fact that anticipating and planning for retirement is not easy. The failure of civil servants to adjust to life in the larger society seem worrisome because of lack of planning and 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 [15]. 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. Civil servants in well-organized private sectors of the economy view 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 civil servants look at retirement as a mark of honour and appreciation from their employer while other groups view retirement as a punishment to be avoided [16]. 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

#### 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

the seeming `agony retirees undergo before receiving their retirement benefits. Obviously, many civil servants enter into retirement without any personal plans to adjustment of life. 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 into retirement as destitute. Retirees in Nigeria today are more like beggars especially those who does not plan for adjustment. Worst still. huge bribe is required of them for their documents to be processed, and if the money ever materialized, 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 civil servants who are still working or are about to retire [17]. This according to [18] 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 [19]. 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 civil servants and individual view retirement which makes it difficult for them to adjust in the larger society [20]. These makes civil servants attitude towards retirement and their preparation or planning towards it miserable. These needs to be investigated are such are the reasons for this study.

to characterize 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. [5], enumerated some of the problem associated with retirement as follows: traumatic experience, a time when individual's faithfulness and dependability begin to erode, mental health of ageing retirees is affected. Work is believed to have a therapeutic value and that without work, mental ailment ensues; retirement may cause physiological and emotional disorders like moodiness, erratic behavior, hypertension, stomach ulcer, heart disease and a pressing to commit suicide; accommodation problem for some who doesn't have one before retirement; the physical and social changes that comes with retirement may reduce feelings of adequacy and self-worth; retirees are generally dissatisfied with the mode of getting their post-retirement benefits like

#### Purpose of the Study

The general purpose of this study examined the critique on retirement and individual adjustment to life of civil servant in Nigeria.

Specifically the study sought to:

1. ascertain the attitudes of civil servants in adjusting to life after retirement in Nigeria

ATTITUDES OF CIVIL SERVANTS IN ADJUSTING TO LIFE AFTER RETIREMENT IN NIGERIA  
Retirement is a phase of life in which retirees' attitudes, expectations, and experiences are in a period of transition. [9] stated that retirement is a real transition in the sense that it is a passage from one place and stage of development to another. With this transition comes a change in the retiree's attitudes, expectations, and experiences. Considering that retirement is a withdrawal from customary activity in business industry or service, this phase is bound to come with several changes upon the individual [9]. Hence this transition could mean a passage from one career of active service to another, a second stage of life development. These findings are supported by the study of Hirsch which revealed that "Older persons would rather remain in employment" [10]. This is also

gratuity and pension; problem of isolation and solitary life; retirement particularly the compulsory or forced one may lead to some psychological effect such as disbelief or denial; anger, anxiety disorder, depression, substance abuse and frustration [6,7,8]. These factors among others have been observed as reason why so many civil servants in developing and undeveloped nations will make conscious effort to work past retirement age so as to defer the unpleasant experiences that will definitely come one day if death did not occur. 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 civil servants without planning for life adjustment after service. There is need therefore to critique retirement and individual adjustment to life of civil servant in Nigeria.

2. find out the benefits attached to civil servants in adjusting to life after retirement in Nigeria
3. identify the coping strategies for retirees in adjusting to life after retirement in Nigeria

consistent with the Retirement Confidence Survey Firm which found that, "More than three quarters (77%) of today's workers expect to work for pay even after they retire" [11]. In a study conducted by Gustman, it was discovered that very few workers nearing retirement age experienced multiple adverse events. These findings seem to agree with [12] who 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 salaries. In a study conducted in Nigeria, it was discovered that some retirees were engaged in various activities after retirement with some being actively involved in politics, some in industry or private establishments, while others were providing academic leadership in various

institutions particularly tertiary institutions. Furthermore, [13] stated that retirement is often perceived as the realisation of a life goal and it represents the happier time of one's life. These studies seem to suggest that retirement is a pleasant experience for retirees and a mark of honour and appreciation from their employers. However, other researchers have found such findings to be inconclusive. From the study of [14] it found that some people regarded retirement as a bitter pill and hence viewed it from a different perspective. [15], postulated that, in most cases retirees leave their work life to assume other roles for which they may not be prepared. Similarly, [16] found that most Nigerian civil servants did not prepare for their retirement. This leads to frustrations as soon as they retire and a sense of worthlessness creeps in as well. [17] identified fear, anger, and guilt as some of the negative attitudes exhibited by retired civil servants especially when they were not prepared for retirement. Retirees get angry with the organisation they worked for, for not appreciating them enough especially when pension entitlements were delayed or denied. Coupled with this was the fear of loss of identity, loss of power, fear of financial need, and fear of ageing. Moreover, [18] enumerates the anxieties of potential retirees as uncertainties of life, financial insecurity, reduced social life, and health related problems. In Milazi's study titled *Livelihood Impacts of Challenges in*

#### *Attitudes of Civil Servants in Adjusting to Life after 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 civil servants to avail themselves of pre-retirement counselling where they could be taught on how to systematically adjust to life prior to termination of work had brought untold hardships to most of them at retirement. Retirement naturally brings out a negative attitude from those who

*Accessing Pension Benefits: A Case of Civil Service Teacher Retirees in Kapiri-Mposhi District Zambia*, it found that, "Zambia's pension system struggles with pressures that are exerted upon it in a context of growing population and externally influenced policies" [19]. This context created inefficiencies in the pension system that inevitably did not offer much hope to the retirees. Milazi further noted that with retirement comes a sense of loss of the security offered by privileges that accompanied employment hence the retirees' reliance on the pension fund they invested in. However, considering that the pension system is marred with inefficiencies, retiree teachers often suffered delayed payments. Moreover, the monthly pension salaries paid to pensioners are not commensurate with the current cost of living in the country. Although this study addressed some of the coping strategies employed by retiree teachers, it did not examine specific survival skills and the effectiveness of the businesses they ran or the associated entrepreneurial challenges they faced or in a public sector. Therefore, there was need for a study to ascertain survival skills employed by retired civil servants and establish entrepreneurial challenges they faced in Zambia. All this as noted indicates that there should be a need for civil servants to make plan ahead before retirement so as to enable them adjust well and live a fulfill life before his or her call to glory [20].

were not prepared to adjust to life before retirement as such it makes them to be nagging, quarrelsome, even sometimes the feeling of regret and blame could creep in since he may feel that the retirement was sudden. This is contrary with those who prepared to adjust to life situation after retirement. For them they are happy. They see it as an avenue to maximize their talents in promoting their own business. Yet, it has been found that attitude toward retirement and retirement planning behaviours are important in satisfactory adjustment to retirement [4]. Both planning for retirement and

attitudes toward retirement have been found to be related to various contextual factors in both pre and postretirement

groups. With the above teeming attitude the need for civil servants to plan to adjust to life becomes vital.

#### Needs for Civil Servants Pre-retirement Planning

Retirement has profound implications for changes in an individual's social and economic status as well as inter-personal relationships, self-perception, and morale. Increasing evidence indicates that realistic pre-retirement planning improved the chances of making a good adjustment to retirement (White House Conference on Ageing, as cited in [5]). However, many workers do not really know what they want as a lifestyle in retirement. It therefore becomes necessary for the teacher to plan and make effective preparations towards retirement. Nevertheless, in their study, [8] found that very few teachers made the necessary provision for their lives after retirement. Hence when the time came for their retirement, they found it difficult to leave the classroom and faced crises like shock, and emotional and psychological trauma which made life difficult for them. It therefore becomes necessary to find out what pre-retirement plans teachers had before retiring; a task this study undertook. Concerning retirement preparations, [4] is of the view that, it is very important to expose civil servants to the facts of life about retirement income. This can be best done by exposing civil servants who are just entering the service to entrepreneurial and change of mind-set training programs. Future Search Zambia (2014) agrees with this proposition by adding that when workers are prepared for retirement, their preparation for life after retirement is better than workers with no pre-retirement sensitisation. Therefore, during the preparation, civil servants must be put in a position to see the need to make additional individual financial preparation to assure themselves of a happy and productive life in retirement. In another study, [11]

concluded that people can benefit from preparation for retirement years, if they were able to identify activities such as entrepreneurial roles in their lives. This would eliminate the feelings that they have nothing to contribute to society. Additionally, preparation programs help the individual to develop an identity in addition to work identity. This implies that, one should not be pre-occupied with only ones' work, so time should be included for other activities to maintain a positive self-image in retirement years. Retirement can be gradually entered into through partial retirement programs instead of a sudden point of change. Civil servants should have the option of gradually retiring, such as reducing the number of hours to part-time work or take longer vacations prior to retirement. This will help to help the person adjust to the realities of life in retirement [13]. [14] shared the view that it is useful to critically examine the planning that precedes retirement. This implies that the individual should plan for their retirement. However, a minority of people make concrete plans for retirement and very few people are exposed to retirement preparation programs. In Zambia, a study was conducted by [15] to find out whether serving civil servants participated any pre-retirement education programs. In that study, some basic school retiring civil servants indicated that pre-retirement education existed in the public service, though most of them could not explain the nature of those pre-retirement education programs. However, nearly all basic and high civil servants in a public sector refuted the existence of such programs. The need to frame the study theoretical becomes vital.

#### Theoretical Framework

The theories that informed this study are Structured Dependence

Theory and Disengagement theory.

#### Structured Dependence

Structured Dependence Theory focuses essentially on the role of financial

resources in conditioning the experience of older people [9]. Peter Townsend

[www.idosr.org](http://www.idosr.org)

developed this theory in the 1980s to explain how, among other things, retirement experience can help to explain how the dependency of older people is artificially structured [9]. Central to the theory is the proposition that society has created the negative position occupied by some elderly people through compelling them to depend upon the state for pensions and benefits. It focuses on the role and action of the state and society in creating a dependent older population, through retirement, pensions, and residential care. The resultant factor is that older people do not want to use their survival and entrepreneurial skills to make ends meet, but would rather depend on the state. [12] also suggests that the loss of family members and friends through retirement would lead to deprivation of access to resources and additional costs. However, it is important to acknowledge that in contrast to the low

#### Disengagement Theory

The Disengagement Theory developed by Cumming and Henry in the 1950s pointed to the older persons' gradual but inevitable withdrawal from their social context in preparation for the ultimate disengagement from society, that is death. Retirement from work is thought to mark the beginning of disengagement from society and leads to social isolation, illness, and a decline in happiness [6]. The functionalist influence over this theory is highlighted in the proposition that disengagement is mutually beneficial for both the individual and society. It argues that order is maintained as workers retire and younger generations take on their jobs. Moreover, society is less impacted by the deaths of the older generations as they already detached themselves from society. This process is thought to be natural and desirable. The pivotal focus of the theory is on the withdrawal of older people from the

BENEFITS ATTACHED TO CIVIL SERVANTS IN ADJUSTING TO LIFE AFTER RETIREMENT IN NIGERIA

Retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. While some individuals view it positively and anticipate it with nostalgia

Chikwado

status in which older people are held in society, families may hold them in much higher status. Therefore, the family can act as a means of escape from societal norms and dependencies that are created by the state. Overall, the Structured Dependence Theory shows how pensions and resources that are restricted for older people can lead them to have a lower status in society and into poverty. This in turn means they may become more dependent on their families and the state. [15] adopts the Structured Dependence Theory, stating, "Retirement, low pensions, institutional care and passive forms of community care have effectively created the dependency of a group of elderly people" [5]. It is significant to note that [9] later recognised that the degree of dependence of the retiree in terms of pensions related to their occupational status during their working life.

labour market, which the theory suggests allows the seamless adjustment in society, as younger people replace older people in their jobs [8]. The Activity Theory has its roots in the functionalist Role Theory which holds that the central activity in peoples' lives is work and retirement connotes the loss of that role and consequently signals the commencement of isolation from society. The main proponent of this theory is Talcott Parsons. Anchored on the assumptions of the Role Theory, the Activity Theory seeks to understand the different roles present in the activities in which people participate after retirement. Hence the theory seeks to explore the various roles engaged in by retired people. A task, in part, that this research seeks to undertake with a specific focus on survival skills of retired teachers in Nigeria.

others dread its eventuality with great anxiety. Thus, it could be said that it is not a homogenous experience for everyone. Retirement is a time of significant transition as far as the use of

time is concerned. However, the importance of retirement is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status (as a retired person). It has been noted that retirement is a stressful experience to many because of its associated life decision change in the matter of life arrangement generally. It has been postulated by [8] that the moment retirement comes knocking on the door (of an employee) it enters with challenges and expectations. Retirement is typically associated with attendant

#### Civil Servants Retirement Benefits

The retirement benefits mainly consist of the civil servant leave encashment (civil servants are allowed to accumulate leaves and exchange them for cash on their retirement), retirement gratuity, and the amount that they were contributing to their provident fund account throughout their service. Apart from the retirement benefits mentioned above, the retired government officials are also qualified to pension benefits. These benefits will allow them to lead a peaceful retired life with no hassles whatsoever in terms of finance. The different kinds of pension available for retired government official at the end of their employment tenure are pension on retiring, superannuation, voluntary retirement pension,

#### Types of Retirement Benefits

The 5 Most Common Retirement Benefits are: Profit-sharing plans in which company contributions to the retirement account are calculated as a percentage of company profits are the most popular form of retirement benefit; pension plan; fixed company contributions; employee stock ownership plan and Stock bonus plans. Subsequently [5], classified retirement benefits into three basic ways; contributory versus non-contributory plans; qualified versus non-qualified plans; and defined contribution versus defined benefit plans. The employee contributes to the contributory pension plan, while the employees make all contributions to the non-contributory pension plan. Employers derive certain tax benefits from contributing to qualified pension plans such as tax deductions for

stress for the average employee especially in a country like Nigeria with austere economic policies. Pensions provide income to civil servants adjustment in their retirement, and just over half of full-time workers participate in some types of pension plan at work. However, the actual rate of participation depends on several things. For example, older civil servants tend to have a higher participation rate, and employees of larger firms have participation rates as much as three times as high as those in small firms [13].

compassionate allowances, family pension, compensation pension, and extraordinary pension. Superannuation pension plans are in place for those retired government officers who go on to serve until they turn 60 years old. Voluntary pension is paid out to those government officials who wish to retire just three months after they have completed serving for a period of 20 years. Extraordinary pension schemes are a kind of pension plan which is paid out to those retired government employees that are differently abled or physically challenged or to the families of those civil servants who lost their lives in the service of their employment with the government.

contributions; non-qualified pension plans get less favourable tax treatment for employees and employers. With defined benefit plans the employee knows ahead of time the pension benefits he or she will receive. The defined pension benefit itself is usually set by a formula that ties the pension's retirement pension to an amount equal to a percentage of the person's pre-retirement pay, multiplied by the numbers of years he or she worked for the organization. Defined contribution plans specify what contribution the employees and employer will make to the employee's retirement or savings fund. Here in other words, the contribution is defined not the pension. With a defined benefit plan, the employee knows what his/her retirement benefits will be upon retirement. With a defined contribution

plan, the person's pension will depend on the amounts contributed to the fund and on the retirement fund's investment earnings. [3] identified occupational pension scheme as an important type of retirement benefits. An occupational pension scheme is an arrangement under which an employer provides pensions for civil servants when they retire, income for the families of members who die, and deferred benefits to members who leave. A group scheme is the typical scheme which provides for a number of employees. Occupational pension schemes according to [3] remarked that they are administered by trusts which are supposed to be outside the employer's control. The trustees are responsible for the pension fund from which pension benefits are paid. The pension fund is fed by contributions from employers and usually (but not always) civil servants. The size of the fund and its capacity to meet future commitments depend both on the size of contributions and on the income the trustees can generate. They do this by investing fund money with the help of advisers in stocks, shares and other securities, or through an insurance company. According to [4] noted that many civil servants want pension because;

#### COPING STRATEGIES FOR RETIREES

[7] remarked that the following tips could serve as a coping with retirement. Following these eight tips might help a civil servants adjust to retirement better and help him or her to be fulfilled and happy during this chapter of their life. For her, a retiree should expect to go through stages of emotions, as such he or she is expected to structure his or her days; set small goals; grow friendships; He or she is expected to consider an "encore" job; create a new budget; schedule volunteer shifts. Subsequently, there is an emotional process that most people go through when adjusting to retirement. That sense of novelty wears off, however, and you as a civil servant will settle into a slower lifestyle. There might be a stage that involves a lot of oh, no! What did I do? thoughts, followed by anxiety and

a)They afford a tax-preferred and convenient means to save for retirements. In addition, the fact that pension plans offer scale economies in investment and record-keeping means that people can save for retirement more cheaply in a pension than on their own.

b)Pension plans offer civil servants another important feature as well, it provide a form of retirement insurance not readily available to purchase of individual private annuities. In particular, they may provide insurance against disability, and frequently some degree of inflation protection.

c)Some pension plans offer a measure of cross-generational risk sharing, spreading the chances of low returns to pension investments across different employee cohorts. In general, all hypotheses regarding employer motivation for supplying a pension rely on the notion that companies or country can use pensions as a human resource tool. Pensions have been seen as a device for attracting workers with certain traits, for eliciting greater work effort, for achieving desired turnover patterns and sometimes for prompting retirement at particular age and regulate civil servants quality [6].

boredom. You might even feel guilty for not enjoying retirement as much as you think you should. Suppressing your emotions or denying your feelings can lead to unhealthy coping strategies like relying on alcohol or food. The civil servant must allow himself or herself to experience a wide range of emotions, whatever those emotions may be. They must try to look for healthy ways to deal with those feelings. They may try to walk, read, write, talking to others, or yoga could help a civil servants deal with their emotions. Thus, a civil servant must structure his or her days. That is to say that in pre-retirement, you must have your routine written down because an experiment with various activities and time slots to see how it makes you feel would help you to live happily.



### Setting small goals

Your pre-retirement life was measured in meeting milestones, such as making deadlines, finishing projects, or getting a promotion. You can still focus on goals after you retire, though they might be a

little different than they were before. Working on goals can give you a sense of purpose. And accomplishing new things can give you a sense of achievement.

### Grow Your Friendships

There is a significant risk of becoming isolated during retirement. After 30 years of meeting friends through work and seeing them every day, it might not be as easy to keep up with those you hold dear. This can play into the restructuring of your daily routine, ask one friend to meet you for lunch every Monday, another friend to go walking through the neighborhood with you on Wednesdays and a third pal to grab a coffee on Friday afternoons. This could help to rid boredom. More empirical study could help to validate the above mentioned points. [8] did a study to compare the survival strategies that the aged used in the rural and urban areas in Chongwe and Lusaka Districts respectively. The purpose of the study was to establish the types of survival strategies the aged used to sustain their lives in the rural and urban areas and determine whether or not

these strategies addressed their financial as well as material needs. The study revealed that several types of survival strategies were used by the aged in rural and urban areas. Senior citizens in Chongwe and Lusaka Districts were found to be trades men and women, while others depended on their extended family members for support and care. However, it must be noted that the study by [9] included both retirees and non-retirees in the population sample as the principle variable used to pick this sample was age. This study, therefore contrasted with Chanda's study as the researchers' view was that education may influence the coping strategies of the aged. Hence, the current study intends to fill that gap by establishing survival skills and challenges peculiar to retired teachers as well as coping strategies they employ.

### EVALUATION, CONCLUSION AND RECOMMENDATION

#### A Critique of Retirement and individual adjustment to life of civil servant in Nigeria:

The study revealed a lack of preparedness, as well as a lack of entrepreneurial knowledge and poor planning for retirement life among retired civil servants. What emerged was that most civil servants were not prepared to handle the challenges that came with retirement life. Most importantly, it was revealed that most retired civil servants did not engage themselves in any serious money generating investment during their formal employment life. This meant that most retired civil servants had limited knowledge in adjusting to life after retirement, and no experience in running any business of their own prior to retirement. Contrary to the above believe, it should be noted that preparation towards retirement are given in seminars in different parastatals to enable retirees

become independent after retirement. This is to say that lack of preparedness as a source of problem towards retirement should not be given as an excuse. In addition, poor planning for retirement life made it difficult for retired civil servants to cope with the lack of a monthly salary during the period when retirement packages were in process or delayed. Federal and state Government that delays a retiree pension or benefits should not be taken serious because it stands an exploitative breeds that draw the retiree closer to their grave as such the researcher opt that government should take it serious with the accountant general and auditors with the hope curbing the exploitative tendencies of a bad government.

### CONCLUSION

Conclusively from the above analysis and interpretations done and the information

from related literature, it implies that most retired civil servants are not

[www.idosr.org](http://www.idosr.org)

prepared to adjust their life out of formal employment as such to adjust in life becomes challenging. This was evident from the fact that most scholars noted that most retirees had no concrete plans or business activities they were involved in to sustain their income once out of employment. What came out was that most retirees were depending on their retirement benefits as capital for them to

#### RECOMMENDATIONS

On the basis of the finding of the study, the following recommendations were made;

1. Government should organize an orientation camp for skill development in order to change the negative attitudes of retired civil servant in Nigeria.
2. Civil servants must also be encouraged to engage in entrepreneur activities so as to

Chikwado start any form of entrepreneurship or business venture but eventually meet a hard luck since the governments do not pay on time and a time screened their names off from the pay-roll. This was viewed as a risky undertaking as it evidently contributed to many civil servants living miserable lives after retirement.

- gainfully exploit the benefit attached while in active service so they may gain knowledge and expertise on running businesses.
3. Retired civil servants should also be encouraged to acquire financial literacy skill as a coping strategy that will in turn help to support their successful management of resources and businesses in their retirement life.

#### REFERENCES

1. Akinboye, K. (2004). *Unsweet rest after labour: Retired Nigerians are not living a rosy life*. African Concord.
2. Akonam, A. M. (2002) Attitude of public servants inn Onitsha urban, Anambra state, towards retirement: counseling implications. *The counselor*, pp. 159-164
3. Atchley, R. C. (1988). *Social Forces and Aging (5th ed.)*. Belmont, CA: Wadsworth.
4. Billings, G. (2004). *Seven Steps for Creating a Satisfying Retirement*. RetrievedFrom<http://www.retireplabout.com>.
5. Central Statistics Office, (2014). *Zambia Demographic and Health Survey:Preliminary Report*. Retrieved from [http://www.zamstats.gov.zm/report/Demo/ZDHS\\_13\\_14\\_Preliminary%20Report.pdf](http://www.zamstats.gov.zm/report/Demo/ZDHS_13_14_Preliminary%20Report.pdf)
6. Chanda, H. C. (2011). A Comparative Study of Survival Skills used by the Aged in Rural and Urban Areas: A Case of Chongwe and Lusaka Districts. *Unpublished Master's thesis*, The University of Zambia, Lusaka, Zambia.6
7. Cheta, M. (2005). *Pensions' coordination among multiple pension schemes: The experience of the National Pension Scheme Authority*. A Report presented at International Social Security Association (ISSA) Regional Conference for Africa, 9-12 August, Lusaka, Zambia.
8. Chongo, R. (2013). A Comparative Study of Vocational Aspirations of Retiring Teachers of Secondary and Basic Schools: A Case of Lusaka District. *Unpublished Master's thesis*, The University of Zambia, Lusaka, Zambia.
9. Cumming, E., & Henry, W. E. (1961). *Growing Old*. New York, NY: Basic Books.
10. Garba, A., & Mamman, J. (2014). Retirement Challenges and Sustainable Development in Nigeria. *European Journal of Business and Management*, 6(39). Retirement from [www.iiste.org/Journals/index.php/EJBM/article/Viewfile/18825/1914](http://www.iiste.org/Journals/index.php/EJBM/article/Viewfile/18825/1914)

11. Gustman, A. L., Steinmeier, T., & Tabatabai, N. (2011). *How did the recession of 2007-2009 affect the wealth and retirement of the near retirement age population in the health and retirement study?* Michigan: Michigan Retirement Research Center Research.
12. Harris, D. K., & Cole, E. W. (1980). *Sociology of Aging*. London, UK: Houghton Mifflin Company.
13. Haynes, M. E. (2011). *An Overview of Retirement Planning*. California: Crisp Publication Inc.
14. Higgs, P. (1995). Citizenship and old age: The end of the road. *Ageing and Society*, 15, 335-550.
15. Idowu, A. E. (1998). *Report on pre-retirement preparation and life planning skill shop for First Bank of Nigeria Plc*. Middle managers at Enugu.
16. Inaja, A.E. (2007). Perception and Attitude towards Pre-Retirement Counselling among Nigerian Civil Servants. *Global Journal of Human Social Science Interdisciplinary*, 13(1); 23-31).
17. Jorgensen, S. R., & Henderson, G. H. (1990). *Dimensions of Family Life*. Ohio: Ohio South Western Publishing Company.
18. Manion, V. U. (1976). Pre-retirement counselling. *The Personal and Guidance Journal*. 55(3), 119-121.
19. Mein, G., Higgs, P., Ferrie, J., & Stansfeld, A. S. (1998). Paradigms of retirement: The importance of health and ageing in the Whitehall II study. *Social Science Medicine*, 47(4), 535-545
20. Mitchell, O. S. (1993). *Trends in Retirement Systems and Lessons for Reform: Education and Employment*. Washington, DC: Department of Education and Social Policy.