

**TOWARDS ATTAINMENT OF SUSTAINABLE RETIREMENT INFORMATION AND
JOBS FOR ACADEMICS AND SENIORS IN NIGERIAN UNIVERSITIES**

By

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Abstract

The need and quest for a happy and fulfilling retired life after job is the desire of every civil servants. However, the prevalence of late and delayed payment of civil servants' entitlement especially in Nigeria characterizes retirement. It is no news that retirees battle endlessly with this menace. The government have tried to ameliorate the scheme but in utter futility. This paper peeped into the status of retirement in Nigeria, its problem, possible solutions to retirement problems and likely suitable jobs and information that could help retired civil servants in Nigeria to mitigate their plight. The paper recommended that potential retirees should endeavour to plan retirement as soon as they start work not waiting till actual retirement. Government also, on its part should organize retirement seminars, workshops and counselling for intending retirees so as to prepare them for the inevitable

Keywords: Sustainable, Retirement, Academics, Seniors

Introduction

Nigeria comprises of communities of the world in which the civil services and retirement packages have undergone and still undergoing reforms for improved service delivery during and after retirement. Universities being an integral part of the community are not immuned from retirement problems. Efforts have been put in place by successive government administrations to make sure that civil service and retirement in Nigeria run smoothly but has always been bottle necked. Retired Seniors and academics in the universities have had to contend with retirement problems. The predicament of typical civil servant/seniors/academics in Nigeria today is not the job but the fear of retirement. This is as a result of the quagmire state of the civil service, the state

of retirement, unpreparedness on the part of retirees/seniors, menace and the trouble typical Nigerian civil servants go through after putting their youthful lifetime and energy in the service of a government establishment. Retirement, a period longed for in developed countries is rather a time most dreaded by civil servants and seniors in Nigeria.

According to Ayodeji and Onwuamana (2015), Retirement is a time in an employee's life after satisfactorily served an organization that employed or contracts him within a stipulated year, terms and condition. It is either voluntary when an employee resigns based on personal reasons or involuntary when an organization retrenches an employee on certain terms of contract. Retirement is partial when an employee can still hold a part time job with the organization or full retirement when the employee fully leaves work (Beber, 2001). As an age long practice in both the private and public services when an employee must definitely leave active service and return to personal activities in life, it is always filled with mixed feelings (Edlah, 2007). Bogy, (2016) stated that retirement characterizes total adult development as it is a transition to old and inactive phase of life. Before retirement, there are usually declines in all mental, physical zeal and zest (Harris & Cole, 1980). As a result of this, it however becomes imperative for individuals to leave active service voluntarily or establishments involuntarily relieve individuals due to some strenuous and excruciating duties that may weigh him down and consequently threaten his health and life (Larinbo, 2008). This does not mean that retirees are dusted and done with in the society.

Unfortunately, the mention and thought of retirement to a typical Nigerian civil servant spells doom. It is like facing condemnation, imprisonment, a death sentence and a bitter pill to swallow. An average Nigerian worker never wants to contemplate retirement. The reason for not wanting to retire might not be far from the hardships that characterize the life of Nigerian retirees as a

result of ill preparation for retirement, the state of the pension administrators and economic crunch (Bukoye, 2005). Hence, retirement being the act of willful or forceful withdrawal from active service, calls for potential retirees to be well prepared (Manion, 1976 and Doanna, 2012). Simpson and McKinney, (2000) stated that the process of retirement being a transition of experience from a job role to retired and solitary life needs preparation and should be a celebration as opposed to being moody as a result of the hardships some retirees faced.

For this period to be less stressful, Osuala, (1985) suggested that counseling for the retirees is a sine qua non in view of the various problems retirees are facing. Aside payment of gratuity, retirees need to prepare their minds for that day and period of retirement by gradually putting in place what they can lay hands on when they drop public service to avoid sedentary lifestyle which could lead to bad health/death and to give opportunities to the younger ones to work (Robson, 1993). It is against this backdrop that the need for retirement information and jobs for academics, seniors and civil servants is necessary.

Retirement and retirees

A happy and fulfilling retirement means different things to different people. For some, it is transitioning from a full-time career to part-time work, spending time gardening or making time with friends and relatives. For others, it is a period of total down tool and rest. Keras, (2005) stated that once a retiree could determine what will give him peace of mind in retirement, it is important to know how to get there financially. A retiree therefore, needs to know what to retire on after retirement. If so wish, to have information on jobs that could be available for seniors after retirement and how best a retired civil servant can pattern his life to benefit the society rather than being a burden (Mekoyo, 2014).

Danja (2015) sees retirement as the termination of a pattern of life and transition to new one. Though it always involves radical changes in interests, values, association, work and social aspect. But it should not be the end to a happy and fulfilling life and should not be the final withdrawal from active life but a shift from regimented mode of occupation due to social and economic pressure. In essence, retirement should create employment from previous employment or profession to a new task that is less taxing but increases one's prestige and leisure (O'Hara, 1990).

Retirement in Nigeria

Retirement particularly in Nigeria had indeed been seen as a crisis for most retired public servants. Hence, Challie, (1991) submitted that the effect of psychosocial behavior such as denial, anger, anxiety disorder and depression as a result of unprepared retirement by retirees cannot be overestimated. Retirement is much more than withdrawal; rather, it is a major catastrophe especially in Nigeria because there is less or total absence of pre-retirement counseling. Bukoye, (2005). Laolu, (2008) noted that most people feared to and were refusing to go on retirement because of boredom, loss of sense of self-worth and social insecurity that they face after retirement. Some die on the queues as a result of bureaucratic bottle neck in accessing their entitlements after service, irregularities in payment, low remuneration while some cannot even relocate themselves to where help might come. The non-payment of gratuity and pension to retirees has become a recurrent phenomenon in Nigeria since the attainment of independence. This has seriously affected most of the public sector. The plights of retirees can best be imagined than experienced especially now that the take home pay of an average civil servant can hardly take them home (Ayodeji & Onwuamanam 2015). The stipend is small and it is not regularly coming.

Problems of retirement in Nigeria

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 are nothing but sudden loss of life as a result shock relating to what might be referred to as sudden retirement, loss of the usual monthly salary that keeps the family moving, anxiety about residential home especially when being forcefully evicted from government houses, lack of spousal occupation, dwindling status or loss of respect in the society, decreased strength and deteriorated health condition caused by sedentary and physical disabilities as a result of age. Whereas retirement should be a period and opportunity of moving from one career to another and possibly draw multiple pay checks rising from putting different hours to different jobs and living a worthwhile and interesting life (Ogunba, 2000).

The non-willingness to retire is not just a problem on the side of the supposed retiree but on the society at large. Hornsby, (2017) noted that a prepared retirement life will give opportunity to the younger generation to work against the backdrop of civil servant's attitudinal falsification of records, alteration of birth records, fictitious records so as to perpetually stay in office. This has made the Federal Civil Service and other establishments to be over-populated with redundancy, ghost workers and aged personnel who never want to retire to create room for the younger generation. When older people are refusing exodus in service, there would be no space for young and more vibrant entrants (Public Service Reform, 2010). Though some Nigerian retirees have been actively engaged after retirement, majority are finding it difficult to find their feet in retirement world (Harris & Cole 1980).

Possible steps to happy retirement in Nigeria

One of the greatest challenges faced by typical employees throughout their working life is life after retirement. Retirement involves emotional, psychological, as well as financial challenges that workers have to prepare well ahead of time. The fact that retirement happens at old age coupled with frail health is also an important consideration in planning towards retirement (Bogye, 2016). Most workers in the past and present did not plan and are not planning for their retirement. Aside the pension, retirees should invest aggressively towards retirement in order to take control of their future (Larinbo, 2008). Ogunba (2000) stated “The rule is save, save and save and Plan, plan and plan”. However, some possible steps to a happy retirement in Nigeria are, but not limited to the following:

1. Cut Expenses and Start Saving More.

Retirement may be right around the corner or years away. Regardless, saving now will always make better preparation. That does not mean all cash has to go into savings, but the need to cut unnecessary expenses. List bills and trim them. No need for multiple cable channels. Also growing own vegetables can save money. Most people call it green thumb. Do not ignore debt as a way to save more. Cutting debt now will mean less worry during retirement as one strategy that works according to Mekoyo (2014) is to pay off small debts. This gives sense of accomplishment and empowers paying bigger debts, knowing there is the willpower to eliminate debt.

2. Define Retirement

From first day of employment, a retiree should have idea of how to spend retirement by writing objectives and listing the most important goals. Keep a diary on how to envision retirement.

Rule out unnecessary expenses. Make sure all financial needs are met. Focus should be on ideas as specific as possible. O'Hara (1990) stated, "Be practical, the more descriptive objectives are, the more tangible retirement will be. This helps keep focus on realistic goals. Many hobbies and skills like knitting, binding, tailoring and many more businesses and chores around retirees can be revisited and turned into real income in retirement years.

3. Evaluate Your Health Now

Health is said to be wealth. Most people spend their health to pursue wealth and later in life spend the wealth on their health whereas both are achievable. Most people in Nigeria pay less attention to their health. To get the most out of retirement and life in general, sound health is not negotiable. While few enjoy doctors' visits, preventive medical attention goes a long way. For this, Madu, (2001) suggested schedule check-ups to avoid spending too much on health. Recommit to eating healthy, exercising and getting enough sleep. Many healthy foods are delicious and satisfying. Make effort and commitment to staying mentally sharp with brain games and trying hand on new things. Also, staying in close contact with family and friends will help maintain health both physically and mentally.

4. Keep contacts with other retirees

Build and maintain relationship even in retirement. It helps showcase talents. Include meeting and visitation strategy in retirement plan. It may involve spending an hour a day conversing with people who share same skills, interests and discussing ideas with other soon-to-be retirees. Such strategies build relationships that grow ideas and reduce loneliness (Ogunba 2000). Also, have clear, direct approaches to how you can use your talents and experience to contribute to societal

and organization or cause. The more socially active it is, the more opportunities available for retirees to showcase themselves either for free or for returns.

5. Create a Retirement Budget

This should include how much money is coming in, how much it will cost to reach the goals identified and how much debt on ground. Track income and expenses for a couple of months. Subsequently, figure out how much money is needed in retirement. Diversify money into multiple investments in real deals that would not cost much (Madu, 2001). If there are debts, make sure the budget includes monthly payments to knock them down.

6. Prepare for the Unexpected

Many head into retirement expecting the worst and sometimes it happens. Prepare for the unexpected now and do not get caught off guard later. Consider how to meet and pay demands for minor issues like a roof leak to serious ones like a grave illness. These will help to properly manage situations as they manifest. Discuss big issues with families and acquaintances on major and demanding needs of the house and what should be done in moments of critical needs.

7. Stick to Your Plan

Above all stick to plans. The idea of sticking to plan may be challenging but it is definitely rewarding. Humans are creatures of habit and it is common to revert to old habits after trying a new course. Joining a formidable community of wealth information providers, ideas and tips from many is a source of comfort and strength. So, plan, join and build better profile, share ideas with friends and use the community to show case your worth.

POSSIBLE JOBS FOR RETIRED SENIORS IN NIGERIA

Many retirees are now viewing retirement not as an end, but rather as the beginning of a new and exciting phase in life. Gratuity will come after retirement but when? Some retirees are now making moves to establishing what they can fall back on and enjoy after retirement. Retirement can be an ideal time to engage in jobs out of passion. For a worthwhile retirement, Ogumba (2000); Beber (2001) and Hornsby (2017) suggested retirees open retail businesses. Today, many Nigerians use the Internet as it makes for easy online business and relatively low costs of selling and advertising through different sites. Most have learned how to use websites to advertise services, and utilize social media to promote businesses. From launching a new product, retirees can start their own businesses. Entrepreneurship makes great sense as a career move for retirees. The experiences of a long career can give seniors the knowledge and confidence to successfully launch a business. Owning a business and doing what one enjoys can easily set the schedule and pace of work depending on what one is good at. For instance, a retired teacher might consider a tutoring business or selling lesson plans and curriculum online especially during lockdowns like this. A retired police officer might consider offering seminars in personal safety, a retired sales manager could find a product they really love and sell it part-time. Almost any job or work expertise could be turned into a small business opportunity in retirement.

Also, Jobs that are related to hobbies or childhood dreams could enable a retiree to do what naturally appeals to him and flexible to his schedule. For example, fishing, catering, chef, training program for volunteers, driving a school bus, work as a road crossing guard, working in a café or as a waitress, and many more. Childcare Services also hold good prospect since childcare remains a constant need for busy families. Friends and acquaintances need babysitting for families and neighbours. Retirees could offer daily childcare and kindergarten services in the society and

homes for extra income. Extra mural classes could be organized by retired teachers and lecturers for a subsidized fee.

Possible jobs for retirees are but not limited to the following:

1. Consulting

As a senior, one big advantage is that of gained experience. Therefore, consulting can be an ideal job for seniors. Many people retire from their jobs only to immediately start consulting full- or part-time with their previous employer or another company. Consulting can give a lot of flexibility and because of years of experience, a good salary offer. Many people find consulting to be an ideal bridge from full time work to full time retirement. Retired individuals with advanced degrees or specialized experience can consider a retirement career in consulting. Consultants can leverage their years of expertise, training, and connections and set their hours to avoid a full-time workload (Ogunba 2000). For example, retirees with experience in programming, website development, finance, and litigation are highly sought after. In fact, many companies can afford to pay consultants high fees. Demands for consulting skills are erratic depending on expertise and location.

2. Volunteering

A number of retirees want jobs that allow them to give something back to their society and the world. It is mostly done out of passion. These jobs tend to pay very little and might include teaching, tutoring, or also working at day care centres. Many retirees also enjoy volunteer positions, such as working with animal shelters or organizations. Volunteers in road safety and the Peace Corps are possible. There are worthy causes in the world and not enough people to

serve at them in hospitals, schools, libraries, churches, mosques and relief organizations (Beber 2001). Volunteering may be the right and most rewarding option. Volunteering could cover diverse interest areas as listed above.

3. Part-Time Jobs

Since wages are generally low, giving a Part-Time Job is what most production companies consider. In developed countries Librarianship and library assistants also offer retirees opportunities to get busy after retirement. Duties might include fielding questions, shelving books, helping patrons check out, tracking overdue material and sending notices, as well as cataloguing and keeping an eye for lost and damaged items. Librarianship, bookkeeping and small businesses dwell on keeping simple financial records and purchasing office supplies. Other duties as Beber (2001) further stated can include establishing and maintaining inventory systems, tracking accounts receivable and accounts payable, maintaining checking and savings accounts, producing financial reports, following up on delinquent accounts and overseeing audits and reviews.

4. Personal and Home Care Aide

In places where grown up and career children are preoccupied by their work, helping the elderly, the ill or disabled people with everyday activities ranging from bathing and getting dressed to running errands are highly cherished and remunerated. Other duties might include light housekeeping, companionship, shopping, meal preparation and medication monitoring. Personal and Home Care Aide goes along Handyman which has to do with light maintenance, fix-it-up services and odd jobs that range from tightening loose door handles to repairing running toilets.

It can be woodworking, plumbing, electrical and even painting projects. These are jobs, even on a part-time basis, that requires a certain level of fitness and stamina that are good for seniors with little or no experience.

5. Medical Assistant

Administrative tasks in private hospitals and doctors' offices are usually the bulk of the workload. In essence, performing front-office duties such as checking in patients, verifying insurance information, answering telephones, scheduling appointments, typing and maintaining supplies suffices could go for retirees. Some assistants help physicians with procedures and prepare medical records. With little training, direct patient care such as taking specimen collection, wound care, medication administration and checking vital signs are possible for seniors.

Conclusions

The above-mentioned retirement information and jobs demands little processes and not all glamour. Working after retirement can provide opportunity to work personally with flexibility and many companies appreciate older workers' experience in jobs. There are many ways to leverage passion and experience into a rewarding post-retirement career. None is too old for new tricks. Retirement can provide the opportunity to train for a new, exciting job or volunteer position with minimal time investment. To enjoy retirement, one must plan to address issues that affect effective retirement planning. These issues are size of family, polygamy, extended family, inadequate access to medical facilities, and most importantly housing. Also, it is most important to plan retirement while at work, the earlier the plan, the better. It is evident that the size of family,

income and education are major determinants in the adjustment of retired Civil Servants in Nigeria.

Recommendations

1. The paper recommends early retirement counselling for potential retirees by government-owned agencies, social groups or establishments to enable retirees prepare for the obvious.
2. Government should minimize the bottleneck that is always associated with the payment of retirees' gratuity by putting in place mercenaries responsible for prompt preparation of retirees' entitlement long before due date.
3. Retirees on their part needs to make adequate planning because in whatever case, they are directly affected.

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