

## **Counselling Imperative Around Retirement Scenario in Nigeria: A Case Study of Delta State**

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**Abstract:** The study investigated the need for counselling in the face of retirement situation in Nigeria. The study used the Delta state of Nigeria as a case study. It reviewed the problems of retirement generally and Nigeria in particular. It also investigated problems faced by retired persons, its effect on pre-retirees and the place of the counsellor in this situation to reduce and alleviate the uncertainties in the mind of pre-retirees. The purpose was to create a better retirement scenario. Four research questions and two hypotheses were formulated to guide the study. Data was collected through questionnaire from 200 respondents from a population of 2100 counsellors across Delta state. The percentage and the t-test methods were used to analyse the data obtained. After a discussion of findings and conclusions, three recommendations guided by the outcome of the research were made.

**Key words:** Retirement, worries, uncertainties, counselling, alleviate, Nigeria

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### **INTRODUCTION**

Retirement matters have become an issue of serious concern among workers in both public and private sectors in Nigeria. Although, this issue is not peculiar to the Nigeria workers, the Nigeria scenario is of particular interest to psychologists. People express their concern on daily basis on the pages of newspapers and once in a while the issue is discussed in some legislative houses in this country. Psychologists have noted the reactions of workers to retirement the world over. Morgan says that while some reactions may be positive, some are negative. These psychologists also say that whether these reactions are positive or negative depend on certain prevailing factors. They say that these factors relate to the pre-retirement scenario. They include style of life of the pre-retirees, the role in the family care, size of income before and after retirement, whether retirement is sudden or long expected and so on. Palmore *et al.* (1984) says that in developed countries, retirement worries have declined. But research findings in Nigeria indicate that the reverse is the case. Effion in a conference paper at the National Conference of the Nigeria Society for Educational Psychologist identified retirement worries as one of the problems of the ageing population of the country. Ogile and Suleiman (2007) also supported the findings of Effion. They identified uncertainties and worries as the problems of the ageing in their places of work when retirement is approaching in Nigeria situation.

The focus of this research is the counselling imperative in the face of these problems. How can

counselling help to alleviate these worries and concerns prevalent among Nigeria pre-retirees? The research will review how psychologists and counsellors have tackled this type of problems in the western world and how much of these efforts are being made in Nigeria.

Simberly says that pre-retirees worry much more about many aspects of retirement. The researcher identified their primary areas of concern which include boredom, concern about longevity, what to do after retirement, inflation and purchase power in future. Other areas of concern include how active they will be in future, how they are going to care for their spouses and other dependants whether they will eventually outlive their retirement income and whether there will be less income. Glamser (1976) had earlier identified anxiety and depression as resultants of sudden retirement. This was also the findings of Pearlin (1980) and Palmore *et al.* (1984).

Palmore *et al.* (1984) also identified loss in social life and daily acquaintance; loss of previously established values, loss of income as worries to pre-retirees. Pearlin reports in his research finding that pre-retirement worries have declined to about 15% in developed countries.

The above situations reported in respect of developed countries contrast with what the situation is in Nigeria. Kolawale identified the following problems among retirees in Nigeria. They include the problems among retirees in Nigeria. They include the problems of remaining active, those of good health habits, maintaining contact with other peers and inter personal relationship. Lombana (1976) state the following worries among pre-retired and

retired people in Nigeria. They include physiological decline, mild diseases, decline in productivity, keeping vanguard April 21st 2009 and the Tell magazine 28 march 2010 identified non-payment of retirement.

There are certain proactive steps that can be taken to alleviate the problems of retired persons and pre-retirees. Coughin (2008) state the following as the proactive steps that can be taken in the face of worries among retired and pre-retirees. According to them, these include change of long term planning and life style habits and behaviour, turning non-productive worries into productive ones, investigating guaranteed retirement income sources such as saving for retirement while still working and so on. Others according to them include life disability saving and long-term care insurance, investing early in a wide variety of retirement saving and taking care of the financial problems and physical health. Others also include investment in the place of work, like co-operative saving either solely or with their spouses, invest in health and wellness for future illness in gerontological agelab or retirement initiatives. Ogile and Suleiman (2007) identified involvement in age and longevity planning as one of these proactive steps.

**The place of the counsellors intervention for the pre-retirees:** The counsellor for the pre-retired are to plan for the following interventionary measures as suggested by Kohli and Meyer (1986) they include counselling to remain active after retirement, counselling for good health habits, counselling for maintaining contacts with friends and relationship. These researchers recognised the pre-retirement period as a time of physiological decline, a period of mild diseases, decline in productivity, a period where there is need to keep marriage, ensure job security, birth control and a time to maintain social expectation.

For these situations, according to them, counselling interventions should include counselling to see the doctor to check their general state of their health, check for conditions of sensory organs, keep their social network, avoid vigorous physical activities, unnecessary outburst of anger and other emotional activities, counselling for avoiding stressful activities and so on. They recommend that counsellors should explore how the pre-retirees can search for possibilities of taking some paid employments after retirement. They further recommend that counsellors should counsel for good eating habits. Kolawole also recommended that counsellors should intervene in the aspect of wear and tear of old age, body changes as age increases, intellectual and personality changes.

**Conceptual framework of the study:** The study is anchored on what counselling is. Counselling is a helping process for an individual to understand himself and the worlds around him, to enable him recover from a situation which could be difficult (Shertzer and Stone, 1976). The purpose of counselling reflects training, value system, perception of role and the needs of the individual that is being helped. The goal is to effect change in behaviour so that the recipients may live a more productive and self-satisfying life. The aspect of this in relation to this study is the self satisfying life. It is this self satisfying life that makes counselling towards retirement imperative for pre-retirees. Counselling is a learning process by which the client or counselee is helped by the counsellor to behave in a more rewarding and satisfying manner. The counsellor provides information about the counselee and his environment, the researcher reacts in certain ways that stimulates the counselee to develop behaviours which enable him to deal more effectively with himself and his psychological and social environment. The pre-retirees need to be helped by the counsellor so that he can develop behaviour that will enable him to deal more effectively with the challenges that come with retirement. The study is interested in how the concept of counselling propounded by Shertzer and Stone can be used to make less the burden of the pre-retiree in the Nigeria work situation. In the face of the present situation, what can the counsellor do? Here lies the conceptual flame work of this study.

**Statement of problem:** It is a common experience to observe pre-retirees who have few years to retire expressing fears and getting worried about what the future holds for them after retirement. This is especially so as newspaper report of non payment of retirement benefits, suffering encountered by retired persons during screening exercise, situations of short payment of benefits such other difficulties. The problem of this research therefore is what can be done to minimise these difficulties? The research attempted to investigate how the use of counselling can help to minimise these difficulties.

In doing this the research assessed the services presently available whether available counsellor intervene with pre-retirees, issues that are raised during such interactions and estimated number of pre-retirees that come in contact with these counsellors. There was also an attempt to know the views of counsellors whether they are doing enough and those worries and fears they noticed among the pre-retirees.

The purpose here was to identify the counselling needs of the pre-retirees in the face of these uncertainties. With these needs so identified, suggestions would be made on how to alleviate these needs that will make problems of retirement less worrisome.

**Research question:** In order to find answer to some of the problems of this research and six research questions were formulated:

- What is the amount of counselling services available in rural areas compared to urban areas?
- What is the rate of interaction between pre-retirees and the counsellor?
- What is the rating of the various types of concerns expressed by the pre-retirees?
- What is the assessment rate of counsellors about how much interactions they have with pre-retirees?

**Research hypothesis:** Two hypotheses were formulated to guide the study:

- There is no significant difference between the provision of counselling services in rural areas and those in urban areas
- There is no significant relationship between the number of pre-retirees that need counselling services and the provision of counselling services to them

## **MATERIALS AND METHODS**

The study utilised the descriptive survey design. The research described the imperative for counselling among pre-retirees as a necessity to help them out of retirement difficulties in the Nigeria situation. The study survey the services available to pre-retirees, how much interactions counsellors have with them, issue prevalent among them, the state of utilization of these services, the fears and worries among them and the views of counsellors on the state of utilization of these services.

The population for the study is made up of 2100 counsellors located in the ministries, government parastatals, industries, hospitals and so on. Two hundred respondents were sampled from this population. In each establishment, two counsellors were sampled as respondents. In this way, the researcher got the two hundred respondents across Delta state.

The instrument for data collection was questionnaire. It was made up of fifteen items. The responses given would provide answers to the research questions and the research hypothesis. Two methods of data analyses were

used. These were the percentage method and the t-test methods. The research questions were on the counselling services available in urban and rural areas, rate of interactions between counsellors and pre-retirees, the various types of worries expressed by them, how much pre-retirees have been helped and if enough counselling services are provided.

## **RESULTS AND DISCUSSION**

**Research question 1:** Whether there are counsellors that interact with pre-retirees in the immediate environment, urban and rural areas. Of the 200 respondents, 120 (60%) that there are counsellors in the urban areas that interact with pre-retirees while 24 (12%) say that there are counsellors in the rural areas that interact with pre-retirees.

The responses show that there are more counsellor interaction with pre-retirees in the urban areas compared with pre-retirees in the rural areas. This result can be related to the fact that there are more pre-retirees in the urban areas where hospitals, industries, government ministries and parastatals are located. There was an indication that counsellors are located in the industries, institutions of higher learning, ministries and hospitals.

**Research question 2:** Rate of interaction between pre-retirees and counsellors. Of a total of 200 respondents 104 (52%) say they have interactions with pre-retirees; 46 (23%) say that they have not interacted with these pre-retirees. The other respondents did not give any indications.

The responses show that interactions between counsellors and pre-retirees is on the average. This justifies the need to intensify counselling for pre-retirees in Delta state.

**Research questions 3:** Issues of concern and worries among the pre-retirees. The issues of concern and worries rated through the questionnaire were boredom, longevity, employment and what to do after retirement, finance and purchase power in future. Others were health in future, care for spouses and dependants, loss of friends and daily acquaintance.

The rating of these concerns and worries shows that pre-retirees are more concerned about what financial situations will be in future (52%) considering inflation possibilities in the state. This was followed by health concerns (36%), care for spouses and dependents (6%) and loss of friends and daily acquaintance (3%) and boredom (3%).

**Research question 4:** Assessment by counsellors on whether they are having sufficient interaction with the pre-retirees. The feeling that much is being done 0% not much is being done 168 (84%) and 32 (16%) did not give any response here.

#### Research hypothesis

**Ho<sub>1</sub>:** There is no significant difference between the provision of counselling services in the rural areas and those provided in the urban areas.

The Table 1 shows that the t-calculated (75.74) more than the table t (7.88). The null hypothesis is therefore rejected. This shows that counselling is provided more in the urban area than in the rural areas.

**Ho<sub>2</sub>:** There is no significant relationship between the number of pre-retirees that need counselling services and the provision of counselling services to them.

The Table 2 shows that the t-calculated (75.74) is more than the table t (7.88). The hypothesis is therefore rejected. This indicates that there is more need for counselling than the amount of counselling provided.

This research set out to investigate how imperative counselling is to retirees in the Nigeria retirement scenario. It attempted to find out the provision of counselling services to pre-retirees and retirees, their concerns and worries and what the assessment of counsellors on the amount of services provided. It was on these that the research questions and hypothesis were focused.

The findings show that retirees are hunted by worries and concerns about their future and so there are needs for counselling for this population. Findings also show that counsellors are of the opinion that not much is being done to alleviate these problems among the retirees. These results may be related to those of Okegbile *et al.* (2007), Barfield and Morgan (1969), Boehr and Nielson (1995) and Mathieu and Zajac (1990). These researchers state that retirement brings about worries and concerns and they identified these. Many of these findings were in

other countries outside the Nigeria scenario which goes to mean that the concerns and worries can occur anywhere in the world but the nature of worries may depend on individual countries retirement situation. While Simbery identified boredom, longevity as concerns of retirees in Canada, Okwo and Obeija identified delayed payment of retirement benefits and purchase power after retirement as concerns and problems in Nigeria.

#### CONCLUSION

Based on the data collected, analysed and the findings derived, the following conclusions are made: In Nigeria, the retirement situation is that retirees have worries and concerns about whether or not their benefits will be paid and whether they will be paid as at when due. The findings also show that there is need for counselling for this population and need to step up this in the rural areas. Although, counsellors have helped retirees, the findings show that there is the need to step up interactions between counsellors and retirees. In conclusion, employers need to ensure that payment of gratuities are made as soon as workers retire and this should be so at the end of every month. Counsellors should counsel for health, social relevance, pre-retirement saving scheme and longevity among other concerns.

#### RECOMMENDATIONS

- Government establishments and private entrepreneurs need to employ the services of counsellors in the work place
- Pre-retirement saving schemes should be introduced for all workers. This may be outside the normal retirement entitlements of retired workers
- Health education programmes for the aged should be introduced in the work place to increase health awareness among the ageing population. The counsellor should be part of this programme

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Table 1: Provision of counselling services in rural areas and in urban areas

Variation	N	df	t.cal	Table-t	Significant
Urban	200	1	75.74	7.88	Rejected
Rural	200	-	-	-	-

$\alpha = 0.05$

Table 2: The t-test table for pre-retirees that need counselling services and the amount of counselling services given

Variation	N	df	t.cal	Table-t	Decision
Need for counselling	200	1	131.3	7.88	Significant
Provision of counselling	200	-	-	-	-

$\alpha = 0.05$

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