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EDITORIAL COMMENTS

The 23rd Annual Conference could not have held at a better venue than **Eko**, the Home of Excellence. As expected, more than 1000 Counsellors participated in the conference. A good way of ending the last Century you may say. The Conference yielded over 168 well researched scholarly papers. Our team of seasoned assessors considered a good number of the papers publishable. However, not all those considered could go into this single volume.

We congratulate members whose articles have appeared in this edition. In the same token, we thank all counsellors who participated and contributed positively to the success of the 1999 conference.

Dr. C.C. Ekennia
Editor.

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SEX DIFFERENCES IN PROBLEMS OF RETIRED CIVIL SERVANTS AND THE ROLES OF COUNSELLING IN THE REHABILITATION OF RETIREES

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Abstract

This research work focused on the problems facing retired civil servants in Kwara State with particular reference to male and female retirees. The study specifically sought to determine whether there was a significant difference between retirees of both sexes in the nature of problems facing them on retirement. The problems facing these retired civil servants as shown by the findings of study in order of their magnitude out across five broad areas. These are: Financial, health, psychological, social, family, and retirement shock problems. The issue of sex difference in respect of retirement problem was not substantiated owing to lack of significant difference between the two sexes as shown by the result of data analysis. The roles of counselling/counsellors in the rehabilitation of retirees based on the findings of the study are discussed. The researcher equally made recommendations on ways of alleviating the suffering of retirees during retirement with emphasis on the need to sensitize all the stake holders in the process about the nature, factors and problems associated with retirement.

Introduction

Work is a legally acceptable means for earning a respectable livelihood through undertakings that are legitimate, honourable, profitable and continuous. Man chooses to work because the idea of working is a fundamental aspect of his personality development and an avenue for self-fulfilment. According to Jafe (1972), in every culture most persons are engaged for a good part of their lives in socially acceptable activities that may be considered as work. The vocational stage of human life starts with fantasy as a child and ends with retirement at old age.

However, a number of factors have been found to influence both the perception and adaptation of people to retirement. These factors include: (i) personal achievement at work; (ii) personal resources developed in the process of education; and (iii) the network of social relations an individual has while working. Strain (1974) and Jallow (1979), described retirement as a process of moving away from a life-time occupation to a sentence of idleness or less vigorous occupation schedule. It demands among others, a change in the habits and daily routine of a life-time; a change in self-concept which has been relatively stable over a long period of years; and a change in role which has been played for more than a generation or so.

Retirement from the foregoing is a period of transition wherein a worker transforms from occupational activeness to a state of occupational idleness or less vigorous activities with a corresponding lower income or part-time payment. A retiree in the opinion of Kaplan (1979) refers to anyone who withdraws, temporarily or permanently from any sphere of activity, interests or commitment. A retired person is therefore a person who is receiving

any form of retirement pension and benefits.

Retirement problems are major features of retirees' lives. In the view of Omoluabi (1990), the factors influencing the nature of problems facing retirees include

- a) satisfaction at work;
- b) perception of retirement;
- c) available social support;
- d) personal life style;
- e) income during retirement;
- f) health status of the retiree;
- g) retiree's family background; and
- h) individual's personality type.

Retirement according to Beehr (1980) could be broadly classified into three main types viz:

- (i) voluntary versus involuntary;
- (ii) early versus on-time retirement; and
- (iii) partial versus complete retirement.

The first category of retirement seem to have received greater attention from researchers in the area of labour and personnel management. However, retirement problems have been observed to emanate from different sources with those from involuntary retirement being the greatest and most serious (Caraher, 1981 & Awoniyi, 1995). An example in case was the civil service reorganisation exercise carried out in Kwara State in 1993 and 1995 respectively. According to media report (Daily Times 13th May, 1995) about 300 workers were laid off in the 1995 exercise in Kwara State alone. The agony and stress of the victims of the exercise can be explained better by those affected in one way or the other.

In effect, after retirement, retirees face lots of problems because there is among other things perceived reduction in their income by about one-fourth of their former income (Duke, 1985), Audu (1985), also reported that there is a significant decrease in the purchasing power of retirees as compared to the pre-retirement purchasing power. Inability to function optimally is a common feature of most retirees and it usually give rise to somatic stress. This situation it is presumed will likely diminish enjoyment of retirement for both men and women (Lee & Secombe, 1980).

Statement of the Problems

The focus of this study was to find out specifically the problems facing retired civil servants in Kwara State. The study seeks to establish whether there is sex difference in the nature of retirement problems facing retired civil servants in Kwara State. The research questions were raised viz:

1. What are the problems facing retired civil servants in Kwara State?
2. Is there a significant difference between male and female retirees in terms of the nature of problems facing them in retirement?

Research Hypothesis

In line with the reviewed literature and the questions raised, the following research hypothesis was generated for testing:

There is no significant difference between male and female retirees in the nature of problems facing them on retirement.

Methodology

This section of the study deals with research typology, sample and sampling technique, instrumentation, procedure for data collection, scoring procedure and method

of data analysis adopted for these study. The research typology adopted for this study is the descriptive survey method. This approach according to Best (1981) enables a researcher to obtain information from a representative sample of the population to describe the situation as they exist and from where the researcher can infer the perception of the entire population. The target population for the study is the retired civil servants in Kwara State while the sample used was specifically limited to one hundred (forty female, sixty males) retired civil servants selected through cluster sampling technique.

The instrument used for the study was a self-developed questionnaire tagged "Problems of Retired Civil Servants Questionnaire" (PRCSQ) developed by the researcher. The validity of the instrument was established by giving it to five experts (lectures in the Department of Guidance and Counselling and four retired civil servants) for appraisal. While test retest procedures was used for the establishment of its reliability. The co-efficient of 0.78 obtained after the correlation of scores of the two administration was consider high enough for the use of the instrument. The researcher personally distributed the questionnaire forms of available retirees at the State Pension Pay Centre, Amilegbe and the State Office of Nigerian Union of Pensioners, Ilorin. The twenty-five item questionnaire was scored using the five point Likert rating scale. The frequency count and simple percentage were used to analyse the demographic data supplied while the t-test statistics was used to test the generated hypothesis.

Results

The result presented in this section are in three parts. The first part is for demographic description of the respondents the second on the main question, while the third part deals with the result of the generated hypothesis using t-test statistics.

Table 1: Distribution of Respondents by Sex

Variables Sex	Frequency	Percentage
Male	60	60.0
Female	40	40.0
Total	100	100.0

Table 1 shows that out of the total respondents, male alone made up for sixty representing 60% of the sample while female respondents made up for the remaining 40%.

Main Question - What are the problems facing retired civil servants in Kwara State?

Table 2: Distribution of Respondents by Nature of Problem Facing them in retirement

Variables	No	Frequency	Percentage %
Types of problem			
Financial	91	91	91.0
Health	78	78	78.0
Psychological	78	78	78.0
Social-family	77	77	77.0
Retirement Shock	70	70	70.0

Table 2 shows that the problems facing retired civil servants in Kwara State

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ranges from financial problem to problem of retirement shock. The most serious problem according to the table is financial (91.0%), followed by due of health and psychological problem with (78.0%), the next in order of importance is the problem of social-family (with 77%) with retirement shock coming last (with 70%) in that order.

Hypothesis Testing

Hypothesis 1: There is no significant difference between male and female retirees in the nature of problems facing them in retirement.

Table 3: A t-test analysis comparing retirees problems on the basis of sex

	N	X	DF	S.D	Calculated t-value	Critical t-value
Male	60	66.58	98	18.38	0.365*	2.660
Female	40	67.75		14.90		

Table 3 shows the mean, standard deviation and calculated t-value of male and female retirees in terms of 0.365 is lesser than the critical t-value of 2.660. The result therefore shows that there is no significant difference between male and female retirees in the nature of problems facing them in retirement. Thus the null hypothesis which states that there is no significant difference between male and female retirees in terms of problems facing them in retirement was therefore accepted.

Discussion

The available demographic data shows that of the one hundred subject for the study, sixty were male while forty were females. It is also clear from the data collected that there are five major problem areas facing retired civil servants in the state. These areas presented in order of seriousness are;

- i financial problem (91%);
- ii health problem (78%);
- iii psychological problem (78%);
- iv social family problem (77%); and
- v retirement shock problem (70%).

With regards to the result of tested hypothesis, it is clear that there is no significant difference between male and female retirees in terms of problems facing them in retirement. It is possible that the lack of significant difference is a reflection of retirees' positive (and at times lukewarm) attitude toward retirement. Since many of them are already made indifferent by various problems in the civil service like low wages, irregular payment of salaries (e.g. in Kwara State presently, all civil servants in the employment of state government as of end of August 1999, are yet to be paid their June salary), job insecurity, victimization in the working place etc., retirement seems to come either as a sort of relief or as a long awaited way out irrespective of the sex of the retirees. This finding agrees with the finding of Ewubare (1992) that attitude of retired workers in Ilorin metropolis towards retirement was generally positive.

However, the finding of this study contradict the findings of earlier studies like Seccombe and Lee (1980) and Atanda (1998) who reported the existence of significant difference between male and female retirees in their level of satisfaction and attitude toward retirement. According to Atchley (1976) it took female retirees longer time (than male) to adjust to retirement. It can thus be concluded that contrary to the findings of

earlier studies, there is no significant difference between male and female retirees in terms of problems facing them in retirement.

Role of Counselling/Counsellor in the Rehabilitation of Retirees

Counselling as a helping relationship is culture specific in terms of application of its general theories and models (Ipaye, 1986). Based on the findings of this study, it becomes pertinent that Nigerian counsellors (to work with Nigerian clients) must realise this cultural specificity of counselling. Thus in the interpretation of the implications from the findings of this study, the Nigerian counsellors must bear in mind Nigerian culturalisation, her technological standard, attitudes of her publics, structure of her school system plus the social situation in the country.

For example, the lack of sex difference in the nature of retirement problem is a pointer to the efficacy of recent women-oriented programmes and other vocational development programmes meant to ease the pain of retirement. Therefore, a major role of counselling/counsellors is to emphasise the importance of providing pre-retirement enlightenment seminars, workshop etc for civil servants years before retirement both in the routine, civil service training of all workers and programmes of extra ministerial bodies like social welfare, personnel management institutes etc.

Another role of counsellor/counselling is on the need to sensitize both relatives and friends of retirees about the dimensions of need of the retiree such as finance, health, social and psychological assistance and rehabilitation. They should be enlightened on the need to provide the retiree with caring, emphatic, reassuring social company.

The counsellor/counselling also need to enlighten prospective retirees about those factors that could reduce retirement problems. These factors include psychological and mental readiness, financial security, establishment of formidable social network and other self-improvement resources during and after their active work-life. This awareness is necessary if counsellor/counselling is to enhance all round rehabilitation of retirees especially in the face of dwindling health, financial and social resources during retirement.

Recommendation

Government and employers of labour should provide pre-retirement enlightenment to workers year before retirement. The relatives and friends of retired should show understanding and extra care of retirees after retirement. They must also encourage retirees to see retirement as a necessary stage in their work-like. The retirees need to be sensitized about useful resources necessary all round adjustment in retirement. The counselling with special has for retirement should be made compulsory aspect of counsellor-trainee programme of our tertiary institutions.

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