



CAPACITY BUILDING FOR RETIREES IN HIGHER INSTITUTIONS IN BAYELSA STATE

Godspower Epiteiperekumo DEI

Department of Foundation Arts and Social Science Education

Faculty of Education

Federal University Otuoke, Nigeria

godspowerdei@gmail.com

ABSTRACT

Capacity building for retirees in higher institutions in Bayelsa State was examined in this article, and it was identified as a transition that may cause psychological, physiological, and financial issues in certain retirees. It has been discovered that adequate retirement preparation via capacity building, as done in Western-European nations, eases the transition into retirement and the adjustment to retirement. This paper discussed the meaning of retirement education and its forms, which includes non-formal retirement education and experimental retirement education. It also delved into the indispensable rationale for retirement education, hence the realities and peculiar nature of human existence. Thus, the paper concluded that retirement alters the behaviors and practices of an adult's life. It is the disentanglement from work and symbolizes a crisis factor in the life of an employee if not well prepared. The paper went ahead to suggest that, there should be enlightenment campaign on the needs for capacity building to all class of workers as well as the media sector should give informed guide and information on retirement income opportunities and ways of overcoming the apparent retirees challenges.

Keywords: Capacity Building, Retirees, Higher Institutions, Retirement Education, Challenges, Effects, Strategies.

Reference to this paper should be made as follows:

Dei, G. E. (2024). Capacity building for retirees in higher institutions in Bayelsa State. *International Journal of Institutional Leadership, Policy and Management*, 6(1), 41-49.

Copyright © IJILPM 2024.

INTRODUCTION

In today's culture, retirement is progressively becoming a study issue of interest. It's a significant life stage or event that comes with a slide of problems in terms of lifestyle adaptations, self-esteem, friendships, and vocation. In the public sector of the economy, it is often defined as quitting the work after putting in a certain number of years of productive years or after reaching the age of 60 (Petters & Asuquo, 2008). For those who do formal job, there comes a moment when they must leave active employment, a period known as retirement. Retirement is a unclear

idea since it means various things to different individuals and comes with a variety of experiences.

Retirement seems to be one of the situations that causes people to become disengaged from their occupations. It entails abandoning one's daily routine or normal job, business, or active life. As a result, many employees may see retirement as a danger, as they may not know what to do with their time and life after leaving active duty. It is commonly considered that those people who are devoted to their jobs would face a significant obstacle. Its significance is highlighted by the fact that the retired individual is forced to confront various obstacles as a result of his or her new position as a retiree. For many people, retirement is a difficult experience because of the life choices that come with it.

A state of withdrawal from business, public life, or active duty is frequently referred to as retirement. Kemp and Buttle (2004) as cited in Ubangha and Akinyemi (2005) believed that retirement is a transition from one way of life to another, and that many individuals experience retirement shock, such as a sensation of deprivation, in their early years of retirement. Several shifts in values, monetary involvements, and social elements of life are all part of these phenomena. As a result, retirement may signal the end of one life pattern and the beginning of another. Retirement may also be defined as the end of active pensionable work due to age.

While some people look forward to retirement and prepare for it with excitement. Retirement is not the same for everyone. Retirement, according to Billings (2004), is the shift from first adulthood to second adulthood, which may be an abrupt and disturbing experience. It's no surprise that most retiring teachers are poor since predicting and preparing for retirement is difficult (Kamwengo, 2004). Many employees regard retirement as a danger since they may not know what to do with their life after leaving active duty (Nsirimobi & Nguwede, 2005).

Retirement is typically accompanied by a reduction in income, and it may also occur at a time when one's monthly expenses exceed one's monthly income. For example, retirees need significant medical costs from health-care providers, this result in the issue of housing, since some retirees have spent their whole working life in state bungalows only to learn that they must depart these premises as soon as their retirement letter is sent and after retirement, some people become poor, even to the point of begging coworkers. Even though it is common knowledge that entrepreneurial and vocational skills may be helpful survival skills, little is known about the kind of survival and entrepreneurial skills that retired teachers possess. To the best of my knowledge no studies exist that evaluate the survival skills and entrepreneurial expertise of retired teachers, as well as the efficacy of the business endeavors they participate in for a living and upon these are the motivations for this research.

CONCEPTUAL REVIEW

Capacity Building

Capacity building could be defined as the process of developing skills, instinct, abilities, processes and resources that organizations and communities need to survive, adapt, and thrive in a fast changing world. Capacity building or capacity development, or strengthening is the improvement in an individual or organization's facility to produce, perform or deploy. This could only be achieved by educating the workers in preparation for their retirement age while they are in active service.

Retiree

Retiree is someone who has completed years at a job and no longer works full time. It is someone who has retired from active working or business life.

Higher Institutions

These are educational settings designed and built for the purpose of transmitting higher education; on the other hand higher education refers to various types of education given in postsecondary institutions of learning and usually affording, at the end of a course of study, a named degree, diploma, or certificate of higher studies. Higher-educational institutions include not only universities and colleges but also various professional schools that provide preparation in such fields as law, theology, medicine, business, music, and art. Higher education also includes teacher-training schools, junior colleges, and institutes of technology. The basic entrance requirement for most higher-educational institutions is the completion of secondary education, and the usual entrance age is about 18 years.

Bayelsa state has nine (9) higher institutions of learning, two Federal institutions and seven state owned institutions:

- Federal University Otuoke;
- Federal Polytechnic Ekowe;
- Niger Delta University Amassoma;
- University of Africa Toru-Orua;
- Bayelsa State College of Education;
- Bayelsa Medical University Yenagoa;
- School of Nursing Tombia;
- School of health Otuogidi;
- Bayelsa State Polytechnic.

How can Capacity Building for Retirees be Achieved in Higher Institutions in Bayelsa State?

All the above mentioned institutions of higher learning needs capacity building for their employees in preparation for their retirement age, it is worthy of note that only the federal government owned institutions made compulsory for the employees to have a pension savings account, which at the end of every month, a part of their salary is been save. On the other hand, all the state owned institution workers depend solely on the retirement benefits from the government when they retire from active service. This is more reason why most of them face a lot of problems after retirement. But if the necessary steps are taken, future challenges will be averted, and this could be applied in any other work places and institutions of higher learning, as the issue discussed here is not limited to a particular class of workers.

It is at this point, retirement education becomes paramount, because it's the kind of knowledge that prepares a worker for retirement age.

Retirement education is the counselor's professional obligation; it can be argued that it is the counselor's process of giving enough prepared counseling in all aspects of life that will aid a person in making a good retirement choice. Considering the fact that retirement is an inevitable

phenomenon for workers at a certain stage in life, requires adequate planning (Billings, 2004). Retirement is more than just not working. Old workers should be fully prepared for the period to be able to absorb the shocks arising from it. The counselor should be in a better position to provide information relating to health, finances, housing and variety of other concerns relating to daily living. Prospective retirees should be assisted to plan well ahead for retirement. They should be exposed to workshops and seminars as well as having the knowledge to embark on financial investment scheme, savings and horticultural activities (Eremie, 2015). Thus, these preretirement education tip-offs are very necessary and should not be neglected with by the would-be retirees if they wish to live useful and positive retirement lives. The counselor should organize individual or group counseling sessions of specific venues.

Both employers and workers are concerned about retirement education. Social and psychological retirement education is a challenging endeavor, particularly in Nigeria, since there are high societal expectations on the retiree to enjoy his retirement while maintaining a symbiotic link with society. According to Onyinye (2001), it is never too early or too late to educate oneself on retirement since the quality of one's life in retirement is dependent on one's knowledge. Eremie (2015) believed that most of the issues that older people face might have been avoided if they had a good education. He claimed that it takes 30 years or more to gain the necessary expertise for retirement.

Retirement education is the process of gaining solid information, skills, and experiences that will allow an employee to select how he or she would spend his or her retirement years in the future. This requires the use of particular abilities and experiences in order to put in place measures such as saving money, obtaining resources, and socially and psychologically positioning oneself to reach this goal. In modern culture, elderly people spend the majority of their youth working for public and private organizations in preparation for retirement.

Indispensable Rationale for Retirement Education

Education is an important part of life and a must for a good retirement. The reality of human living and the specific status of Nigerian society, according to Akpanmkpuk (2011), are two major reasons why Nigerian workers need retirement education. Any human being who survives to old age must pass through three phases of life:

- The formative years (from birth to age 18);
- The productive years (from 18 to 60 years); and
- The senior years (from 60 years to 100 years) (post-retirement stage).

Individuals are under the jurisdiction and authority of their parents or guardians during the first stage, referred to as 'Minor.' The minor has exclusive responsibility for the maintenance and education of the latter. However, in order to prevent complications connected with the second phase or stage, the minor must listen to and follow the directions of his or her parents or guardians (Akpanmkpuk, 2011). The productive years are firmly established in the second stage of human development. It's the time when individuals are expected to handle both personal and professional commitments at the same time. Some of these responsibilities include working, raising and caring for their families, preparing sufficiently for old age when pensions are not guaranteed due to the country's economic woes, and planning for the unknown in the case of

their untimely death. In the event of an emergency, this kind of plan allows the spouse and children to maintain the family's level of life with the least amount of stress.

The third stage of life normally begins around the age of 60. In the Nigerian civil service, this is the required retirement age. According to Akpanmkpuk (2011), persons at this period of life depend on a pension, adult children, earnings from investments acquired while in service, and charity. The need of sufficient retirement education throughout the earning years cannot be overstated for anybody to live above charity at this point. One of the causes of today's senior people's suffering and poverty is a lifestyle that lacks suitable retirement education during the second stage.

Impact of Retirement Education

Retirement education has so many advantages that it is commonly regarded to be capable of improving the active ageing process in retirees. According to Olatomide (2014), retirement education has the following benefits for the elderly, their families, and society as a whole:

- The elderly will be useful and functional to himself or herself, the family, and society as a whole
- Savings, skills, and ability will be channeled to productive ventures;
- The elderly will experience longevity as a result of putting learned skills for healthy living into practice;
- Adjusting to the retired role becomes easier

The Effects of Retirement Education on Retirees before and After

Honestly, successful regular administration of retirement education will yield good results. The effects will be positive. The clients will develop the foresights about their future lives. They will be able to know the type of life they will be expected to face in the immediate future. They will certainly adjust to the demands of the modern society and hence, the reduction of stress. However, it is important and interesting to hear and know that, there is joy in old age and it is in fact, the general prayer and expectation of people (Bremian, 2006). Adults however, need to be flexible, particularly as their resources start to diminish and irreversibility increases. It is therefore pertinent to consider aged adults for counseling after studying them.

Providers of Retirement Education

Retirement education is supplied and done in many aspects of community life; nevertheless, some researchers claim that the uniqueness of the conduct should be related to the educators' primary employment or the main service provided in the community. According to Olatomide (2014), the responsibility for disseminating retirement education should lie on one or more of the following:

- Labor Employers: Both the government and private company owners should engage as educators for retirees. Many firms in Nigeria teach their new and existing employees to improve efficiency and productivity. Similarly, these personnel should be taught so that after they retire, they may be helpful and productive to themselves and society.

- Academia: Olatomide (2014) claimed that in Nigeria, there has been a gap between town and gown. In this regard, the university has been judged insufficient as a location for the identification and therapy of social issues. There is a dearth of legislation to motivate researchers to apply their discoveries to fixing problems. In a similar vein, retirement education is not a primary area of emphasis for gerontologists at any training school. As a result, the majority of today's retirement counsellors are not academics but self-trained people. The collapse of Nigerian academics has resulted in a scarcity of retired professional trainers in the nation.
- The Mass Media: Editors' and reporters' reports on retirement tend to be unbalanced. The hardship of retirees is generally the emphasis. The Nigerian media must provide knowledgeable guidance and information about retirement income options as well as strategies to overcome the obvious obstacles that pensioners face in the nation. Negative stories about retirement and retirees should be replaced by positive reporting and instructional materials.
- Community education: is the sort of education required to build self-esteem, respect, and personal independence, as well as to protect human rights and create social equality. Community education is one of the providers of retirement education to elderly personas by stimulating elderly to actively participate in social activities, re-engaged in other income generating activities, increase their incomes and improve their quality of life.

Qualities of a Retirement Education Professional

The professional counselor or any expert who can educate the would-be retirees should possess the following features:

- The person must truly, be trained for the job of counseling the aged, hence he or she must be certificated;
- Should have self-knowledge in the world of work;
- The person should be gender friendly;
- Should be progress-oriented;
- The person should be empathic; and
- Must be sensitive to human needs.

The individual who can effectively perform the job of educating the prospective retirees, as a matter of fact should possess the characteristics listed above. He or she should be visiting them regularly to know the individual problems. The application of the characteristics listed above will certainly help to sensitize the would-be retirees hence, encouraging them to face the reality squarely. The retirement educators like Asonibare and Oniye (2008) and Amune (2015), who have been involved in preparing their clients for retirement should continue with the determination to know what happens after retirement. This follow-up is very essential as it allows making amends or encouraging the clients to see the reality and to implement wise decisions for a satisfactory post retirement life. For effective implementation of retirement education, the educators should organize seminars and workshops to gather them together. The role of counselors for prospective retirees should be to overcome idleness.

Retirement Coping Strategies

It is true that, retirement from job may be very upsetting in the absence of preparation and in people with limited resources. This complete change in a way of life and personal relationship may precipitate mental illness. Nowadays, when the word retirement is mentioned, it negatively affects the behavior of people about to retire too. Every employee must reassess himself for a new life to start on retirement (Hoppers, 2006; Olatunde & Onyinye, 2012;). After retirement the following coping strategies would make life comfortable. They include:

- The retirees should engage in crop and animal farming;
- They should join the retirees bank or business investment venture;
- They should also join non-governmental organizations, church organization and social organizations to build up new team of people;
- To be engaged in part time work while they are still doing full-time work. Working part-time in retirement too;
- The retirees may have to move to smaller houses, other towns or their home villages after retirement to reduce domestic commitments.

Many people retire from one occupation only to take up another. All these retirement coping strategies should be considered important as many prospective retirees are not able to maintain their homes and their social status after retirement. This is so because retirement is seen as a devastating phenomenon and a route to poverty. The retired people can form associations like the Nigerian Association of Retired Teachers (NART). Government is expected to sensitize the workers at the period very close to retirement to prepare them to look inwards regarding their future lives. They should as a matter of fact, create retirement education units in all ministries, to handle all before and after retirement orientation and awareness programmes.

CONCLUSION

In some businesses, capacity building is a relatively recent practise. Retirement necessitates a change in an adult's life routines. It is a state of disengagement from work that represents a crisis in the life of an employee, whether skilled, unskilled, supervisory, executive, management, or professional. The adult works to stay alive to maintain physical and mental health. If no one works to produce goods, services and food stuffs, the human world would cease to exist. Work is a major socialization force in giving form and content to adult life. For many people, retirement is a welcome relief from a frustrating and boring job. For others it is just as difficult as being unemployed. Retirement incomes or pensions are often too low for a big percentage of workers. In addition, many other necessities, such as family medical and housing transportation allowances, will be cut off in part or whole in the majority of situations. The act of withdrawing from business, public life, or active duty is known as retirement. Retirement is a transition from one way of life to another; they noticed that many individuals experience retirement shock, which includes feelings of deprivation in the early stages of retirement. Several shifts in values, monetary involvements, and social elements of life are all part of this phenomena. As a result, retirement may signal the end of one life pattern and the beginning of another.

Suggestions

The paper suggests that:

- There should be enlightenment campaign on the need for capacity building to all class of workers.
- The media sector should give guiding information on retirement income opportunities and ways of overcoming the apparent retirees challenges.
- The retirees themselves should develop the spirit of sourcing for information on how to live a peaceful retiree life.
- More research should be advocated on the public provisions needed to make retirees life enjoyable.
- The retirees should also apply the retirement education acquired to realize the stages of planning process in order not to encounter the problems which others encountered due to lack of information.

REFERENCES

- Akpanmkpuk B. T. (2011). Financial Literacy and Retirement Planning in Germany. *Journal of Pension Economics & Finance*, 10(4), 565-584
- Amune, E. D. (2015). Management of Life after Retirement and Its Implication on Retired Academic Librarians in Edo State, Nigeria. *International Journal of Humanities and Social Science*, 5, 10-15
- Asonibare, J. B., & Oniye, A. O. (2008). Retirement and Retirement Counseling: Issues and Challenges. *African Journal of Educational and Developmental Studies*, 4(3), 238-242
- Billings, G. (2004). Seven Steps for Creating a Satisfying Retirement. <http://wwwretireplanabout.com>.
- Bremian D., (2006). What is an adequate standard of living during retirement? *Journal of Pension Economics and Finance*, 11(2), 203–222.
- Eremie, B. J. (2015). Financial Literacy, Financial Education, and Economic Outcomes. *Annual Review Economic*, 5(2), 347–373.
- Hoppers, N. I. (2006). *A Review of Malaysia's Private Sector Services Retirement and Pension System*. In the GAI International Academic Conferences.
- Nicholas, D. & Herman, E. (2009). *Assessing information needs in the digital age of the consumer(3rd ed.)*. Routledge.
- Nsirimobi, O. S., & Nguwede, I. M. (2005). Effectiveness of group counselling and bibliotherapy on workers retirement adjustment in port-Harcourt local government area of Rivers State. *The Counsellor*, 2(1), 137-145.
- Olatomide, O. O. (2014). Education and Human Development Issues in Nigeria: The Disconnectedness of Nigerian Retirees. *Online Journal of the African Educational Research Network*, 14(1-2), 158-165.
- Olatunde, A., & Onyinye, T. (2012). Problems and Prospects of Retirement Adjustment on Families of Retirees among Civil Servants in Ekiti State, Nigeria. *European Scientific Journal*, Special Edition, 5(1)241-246. <http://eujournal.org/index.php/article/view/1252....>

- Onyinye, O. A. (2001). Problems associated with retirement and implications for productive life. *Nigerian Journal of Gender and Development*, 2(1), 59-64.
- Petters, J. S., & Asuquo, P. N. (2008). *Work-role attachment and retirement intentions of public school teachers in Calabar, Nigeria*. Olumo Publishers.
- Ubangha, M. B., & Akinyemi, B. A. (2005). The relationship between attitude to retirement planning and retirement anxiety among teachers. *The Counsellor*, 2(1), 156-163.