

RE-ORIENTATION OF WORKERS TOWARDS RETIREMENT AS A COUNSELLING TECHNIQUE TO CURB STRESS

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ABSTRACT

The paper sought to determine the relationship between re-orientation of workers towards retirement and counseling technique to curb stress. The purpose was to determine whether workers actually saw the need for re-orientation towards retirement in view of this, the paper starts with meaning of retirement, retirement typologies, effects of retirement on retirees, the need for retirement, management of stress in retirees for a meaningful and active retirement.

At the end of the discussion of each concept, an attempt is made to make some recommendations on the way that workers need re-orientation towards retirement as a counseling technique to curb stress for intending retirees.

Introduction

Retirement from the world of work is a developmental task that can be varied in a variety of ways (Awoniyi, 1995: Adisa, 1998 & Atchley, 1976). Retirement in very recent times has become a contemporary issue for discussion. Debate and writings in the news media both nationally and internationally. Retirement whether one likes it or not is imminent, and becomes the portion of every worker. Timing and other nature however differ from person to person (Ibinogba, 2007). Every worker must have a date of withdrawal from work, but

retirement for over 70% of retired public and private workers is hellish, demoralizing, devastating and too poor, perhaps because they were not aware of personal retirement planning strategies (Ibinogba, 2007).

Adjustment needs, stress and coping strategies is another phenomenon in the life of retirees. Adjustment needs are task and challenges, which retired workers, have to face in order to have a satisfactory retirement life. Therefore, the paper would examine re-orientation of workers towards retirement as a counseling technique to curb stress.

The issue of retirement among the working class has over the years generated different psychological and emotional feelings. Retirement has remained a dreadful prospect as posited in the study by (Mamman, 2006), for many that are about to or have done so. To some people, the issue of retirement creates fear, anxiety, despair, sorrow, uncertainty and the feeling of insecurity, while some other people look forward to it as period of rest, a time to look at new opportunities, spend more time with family members and try new things in life. Undiyanundeye (2007), retirement is not a homogenous experience. For each individual what would mean to retire will be dramatically affected by health, family situation, interest and skills, gender and social class and the money on which one will live. Retirement is an important stage in an individual's life during which he leaves a job he had been used to in order to face another stage of his life which for many may be quite uncertain.

In Nigeria for instance, in the last twenty-five years or so, workers have been retired or retrenched in a large proportion than ever before, Ifedi (1990) and Mamman (2006) states that the ongoing economic recess has in recent times changed the face of retirement while in the past, retirement comes after services and at old age. Contemporary experience has

imposed premature retirement as exemplified during the Structural Adjustment Programme and the current government reform exercise.

The worldwide economic recession of the early eighties has caused rapid deterioration in the Nigerian economy and industrial output shrunk abysmally resulting in the subsequent retrenchment and retirement of a large number of the national workforce. In the more developed countries caring for those includes other things such as consoling and education given to those who are preparing to leave work.

In the Nigerian government service, the age of retirement is put at after 35 years of service or 60 years of age. A worker is qualified for voluntary retirement with gratuity and pension at 45 years. Prior to 1992, a civil servant must have served for 15 years to qualify for both pension and gratuity. However, according to the federal government circular, 1992: a retired officer was qualified for at most 80% of his terminal monthly emoluments. His gratuity is calculated based on his/her last emoluments not on the basic salary as it was before 1992; his monthly pension allowance too is based on that terminal emolument. Furthermore, since 1992, a worker can retire after 5 years with gratuity and pension except for the

current reform that has usher in the idea of a worker being in partnership with governments for their pension and gratuity. One thing sure is that, after working for a number of years or reaching 60/65 years of age maximum, a civil servant must retire. Those that are retired are paid gratuity and pension as the case may be. These benefits are usually little or of no value because of predictable high rates of inflation. What is more, the terminal benefits are not paid on time and when they eventually come, they are of very little value.

In spite of every thing, retirement which has created much anxiety among workers can be a path to other opportunities and fulfillment. For many people, retirement brings opportunities which add a new richness to life; it also presents problems and pitfalls which require major individual and social effort. (Bert & Panek, 1993). It is in line of these that the paper is set to give an exposition in to the problems and challenges of retirement, its affects and how it can be overcome using counseling psychology as a veritable tool.

Meaning of Retirement

Retirement has been defined and conceptualized variously by many, Manion (1976) sees retirement as a complex social phenomenon of the modern industrial society that touches the life of almost everyone

in the society. It is the first step that convincingly defines a person as old and it involves withdrawal from customary activity in business, industry or service. It involves a lot of changes in values, monetary involvement and social aspects of life.

Alutu (1999) see retirement as a transition point from one social position to another which marks the shift from the middle years of an individual to old age. Retirement due to old age is supposed to be voluntary, while compulsory at the age of 60 if the individual fail to voluntarily retire. There are other forms of compulsory retirement such as retrenchment, resignation, of appointment due to changes of government. Yusuf (1992), described retirement as primarily the final phase of the occupational life cycle. It refers to the period following a career employment in which responsibilities are withdrawn.

Akinade (1993) defines retirement as a final stage of life on occupation which one has been involved in for a considerable length of ones working life. To retire according to the Oxford English Dictionary (1989) means to withdraw from office or an official position of give up "ones" business or occupation to enjoy more leisure or freedom.

Adisa (1998) viewed retirement as an exit from an organizational position or career path of considerable duration taken by an individual after middle age and taken with the intention of reduced psychological commitment to work thereafter. A retiree in the opinion of Ekwe (2005) refers to anyone who withdraws temporarily or permanently from any sphere of activity, interest or commitment.

From the foregoing, retirement can be said to be inevitable stage of ageing where an individual gradually disengages from the main stream or active work, social life and is eventually replaced by a younger person. It is essentially a transition from active work life to yet another phase in life. It marks a new beginning and a great change in workers personal, social and economic life. However, it is pertinent to note that life does not end when an individual retires rather this phase will provide new challenges and also allow the retiree to venture into things of personal interest to him or her.

Retirement Typologies

Akinade (1993) identified three type of retirement namely: self or voluntary retirement, compulsory retirement, and mandatory retirement.

Self or voluntary retirement: in self or voluntary retirement, the individual decides to

quit active service for personal reasons irrespective of his biological age, length of service or retirement policies. People may decide to go on voluntary retirement for various reasons. These might include response to community call like becoming a traditional ruler, a politician etc. while sometimes an individual might be frustrated for not being allowed to demonstrate initiatives. Sometimes it could be as a result of frustration due to frequent transfers or the need to ensure leisure or have more time with the family or due to what Akinade (1993) referred to as a feeling of being unwanted or uselessness and intense unhappiness and dissatisfaction in the work place.

Compulsory / Forced

Retirement: this is the type of retirement that comes against the expectation of the retiree. It is usually unplanned for and so the persons being retired will see it negatively. It requires the employee to leave the job with immediate effects, sometimes without prior notice. In the forced

retirement, the retiree is retired with or without full benefits. In some cases, the employee is told that his appointment has been terminated as a result of reorganization or rationalization process in the organization. Other reasons may be due to health conditions of the employee such as permanent physical or mental disability, failing health, non-availability of establishment to the next high ranks of employee. At times it may be due to an act of indiscipline of the employee such as drunkenness, constant lateness to work, absenteeism, stealing and some other forms of indiscipline.

Mandatory Retirement:

mandatory retirement is where a worker leaves the job when he/she has attained either the official retirement age or has put in the official number of years on his/her job. Workers are usually aware of this type of retirement. According to Akinade (1993) and Mamman (2003), mandatory retirement is classified as the normal known or expected type of retirement for different

categories of workers in private or public organization. In Nigeria, this type of retirement has set out conditions for employees in both private and public organizations. The conditions stipulate that workers can put in a maximum of 35 years of service and should be age of 60 to 65 years on retirement. Yusuf (1992) opined that mandatory retirement provides promotional opportunities and strengthens incentives for younger people. There are five groups of retirees. They include:

- i. **Happy Retiree:** these types of retirees are contented men and women. They are those who are healthy have made some investments here and there, built retirement houses to feel at home and are looking forward to resting happily on retirement.
- ii. **The Contended Retiree:** they are those professionals who have their professional skills to rely on independently after

they attain their retirement age.

iii. **The Indifferent Retiree:** these groups of retiree care-less about what happens after retirement hence they belief that, the future can take care of itself.

iv. **The Angry Retiree:** these are those who do not see themselves as growing and should be ripe for retirement. They are afraid of death and feel bitter against society which they see as dumping them after use. They don't acknowledge their failure to think ahead and prepare for old age and life after retirement is part of their major problems.

v. **The Self-Heater:** these ones are usually upset about the outcome of aging and retirement. They blame or fault themselves for their present problem of not preparing ahead for retirement. Their only solace is death

as an escape route from the problem.

Effect of Retirement

At retirement whether it is voluntary, compulsory or mandatory, it affects the individuals economically, physiologically, socially, emotionally and at the family level.

Economic Effects

At retirement most people experience a sharp reduction in income, usually about half of their pre-retirement monthly earning which obviously cannot meet their daily obligations and spending. Once the individual finances decline, it will affect other factors such as health, food, cloths, etc. Studies by Longbap & Bulus, (2005) have also indicate the fact that retirees experience diverse economic problems, ranging from non-payment of the meager pension, gratuity to the inability to fall back to some other income generating activity soon after retirement. However, for individuals who retire voluntary they may engage in another employment while waiting for their retirement benefits.

Psychological and Emotional Effects

A compulsorily retired individual might experience some

psychological and emotional disorders like moodiness, erratic behavior, and a pressing tendency to commit suicide (Denga, 1986 and Orhungur, 2003). For others particularly voluntary retirees, retirement helps to remove physical mental and emotional pressure of a routine job. They are no longer subjected to instructions from superior officers; rather, they can now develop independent thinking and creativity. Such retirees can utilize their knowledge and skills for personal socio-economic enlistment by entering a new challenging or more rewarding career or establishing a self organized enterprise. Omonese (1987) opined that, for this category of retirees, retirement signifies self acceptance and lack of intense competition with others. While for other retirees, it may be an avenue or a period of rest.

Sociological Effects of Retirement

Retirement at times could result in a reduction of social contact with friends, colleagues and co-workers. This reduction in the level of social interaction might lead to many hours of boredom, loneliness, solitary reflection which sometimes could result in some anti-social behavior like drinking. At times due to limited financial resources, some retirees might not have the courage to associate with old friends while for others,

retirements gives them the opportunity to interact more effectively with family members and friends, or to concentrate more on leisure time activities like going to clubs, playing games or reading.

Family Effects

At retirement, there is reduction in the individual's monthly income because of which some families may experience hardship especially if the wife has to cater for the entire family. Accommodation is also another problem; some might have to quit official quarters for retiree's apartments, while some might move into their personal houses.

Ekwe (2005) stated that the social relationship of the retiree and his family is affected obviously due to change in his usual pattern of life. Most of the retirees are either writing new applications for jobs or taking trips to the Pension Board to ensure that their benefits are worked out and paid. However, to some, this period will provide new opportunities to be close to family members. The following could be sources of stress to retirees:

- √ Change in the retiree's money spending which will affect family feeding patterns, medicare, social life, and inability to fulfil retirees financial obligations to

immediate and extended family.

- √ Relocation of either residence or business
- √ Retiring without either owning a house or moving into a house means environment that is over crowded
- √ Fear of what tomorrow will bring
- √ Lack of recognition by the retirees community members, relations and former colleagues
- √ Being ill-prepared emotionally and financially for retirement
- √ Difficulty in establishing new social contacts and new business ventures for making extra cash.
- √ Adapting to changes (financial, health, social, environmental) which are associated with retirement
- √ Fear that new business could fail or become unprofitable
- √ The fear that growing older will reduce capabilities
- √ The inability of the retiree to receive benefits and monthly pension.

The need for Retirement Counselling

One of the needs, which every worker seeks, is job security. This is lost at retirement. The retiree thus has to move from a work world, which he knows very well, to another world that is unknown. This eventually leads him into the world of uncertainties. Such

situation will certainly strike fear in many retirees (Amadi, 1991). Also many of the older workers may not have gotten a good financial base. This situation creates fear in retirees that society and members of his family may reject him for his inability to meet their expectations.

For a reasonable positive change to occur in the social, economic, cultural, political and even religious settings, retirees have to be enlightened. It therefore follows that any retiree that neglects the services of professional counselors before retirement is likely to have rough times in his retirement.

While at work, many workers built up a network of friends. Retirement means leaving old friends and making new ones. Some retirees may be able to expand their network of friends while others are unable to do so. Those workers who are either unable to maintain old friendship patterns at the work place or build new ones will often be afraid of being rejected by the society in general and relations in particular.

Pre-retirement counseling will enable retirees meet their basic needs, carve our identity for themselves, participate in politics and other social endeavours and at the same time have a sense of respect of self-actualisation. It will also enable retirees liberate themselves from social, economic and political

subordination (Ekwe, and Amadi, 2001).

Pre-retirement counseling will enable retirees adjust better. Counseling is likely to help retirees in the community in decision-making. It equally gives the individual satisfaction and excitement. According to Amadi (1991) the route to retirement and reformation is so seriously rough that retirees cannot afford to go through it alone and hope to make meaningful success. As he puts it, serious pre-retirement counseling should be given to make life meaningful and enjoyable. It is only when this is done he believes, that retirees have hope to put an end to economic, social and political uncertainties. Towards this end, the paper highlights the meaning of retirement counseling.

What is retirement counseling?

A helping relationship between the retirement counselor and the would be retiree in which the former impacts on the later who on the termination of the counseling interaction makes his own decisions on retirement for better more effective and satisfactory adjustment in post retirement life in the bid to make the most of retirement.

Ogwuche (2006) stated that retirement counseling provides adequate preparatory counseling

procedure by the counselor in all facet of life that will assist an individual make positive decision on retirement. The fact that retirement is inevitable for workers at a stage in life requires planning and necessitates pre-retirement counseling to avoid negative stress as the individuals rest at home. Ekwe (2005) summarises the following to be attributes of retirement counseling:

- Help workers to reduce their fear of the future and rejection by family members on retirement
- Help workers to understand organizational benefits and it can be used for future economic investment
- Help potential retirees to acquire strength and self reliance skills for healthy living later
- Help workers to engage in effective planning of their retirement by feeling and thinking positively about retirement, make informed decisions and actions that will enable them enjoy retirement.

Most workers see retirement as a plaque to be avoided since it sends shiver and phobia into their minds. This situation is usually brought about by the agonies many retirees undergo before getting their benefits. Meaningful retirement counseling focuses on the would-be retirees and create a plan far

ahead of retirement for maximum adjustment in post retirement life.

The Management of stress in retirees for a meaningful and active retirement

Stress is a part of day-to-day living of every individual. The college student may experience stress in meeting the academic demands, people on the job, businessmen may suffer stress to reach office in time and complete their duties timely and those household ladies may experience stress in managing the home affairs and retirees may face stress of adjusting their home duties after retirement. The reasons to have stress differs from person to person. The stress people experience should not be necessarily treated as harmful. An optimum amount of stress can always act as an energizer or motivator and propel people to apply the efforts and complete the work. But a high level of stress can be a serious threat to the personality traits of the individual and can cause physiological and social problems.

To change people in their vision and their sense of direction, people will also have to be reached foremost. Work affects an individual self-esteem and self concept. It also goes a long way in influencing an individual overall behavior. It is through this that retiring from work will have both

positive and negative effects on a retiree. We generally believe that stress is caused by the external events and the dynamics of the environment. But we need to emphasise the fact that stress is caused by our reaction to the external environment. The manner in which we perceive and understand the changes or the particular event creates some events and can bring happiness and cause stress in two different people depending upon how they react to it.

When students are asked to prepare a presentation, some may take it to be an opportunity to reveal their talents, and to improve upon their weakness while others may be perturbed by it for fear of their weakness. It can be positive or negative depending upon how we react. It is the general wear and tear of the body machine that takes place due to extra demands put on it.

When the individual experiences stress, one or more of the following symptoms can be exhibited:

- i. The individual becomes anxious about the outcomes and is scared.
- ii. The person feels that he has got something to lose or something wrong will take place.
- iii. In an anxious state, the person does not want to be corrected or interrupted.

- iv. The person becomes irritable and moody
- v. During this time, the individual develops a negative frame of mind and suffers from low self-esteem.

Stress can be managed if we understand the reasons that cause stress and the level of stress. We should also try to estimate if we could bring any change in the environment that can subsequently reduce stress in retirement age. Some options available for retirees for adjustment are:

- √ Become aware of your stressors and your emotional and physical reactions
- √ Recognize what you can change
- √ Reduce the intensity of your emotional reaction to stress
- √ Learn to moderate your physical reaction to stress
- √ Build your physical reserves
- √ Maintain your emotional reserves by developing some mutually supportive friendship/relationship.

Retirement does not necessarily mean that the retiree is tired. One can be retired but not tired for active service. They may still want to work for financial or emotional reasons.

The counselor should be able to plan relevant counseling programmes and strategies that will

be of importance and value to the retiree for proper adjustment to economic and psychological problems as to be able to see life as meaningful. The following counseling skills should be promoted to incorporate retrenched workers.

- . Counselling for rational behavior: retrenched workers stand the risk of thinking illogically by committing suicide because of loss of job
- . Vocational counseling to explore alternative ways in which they can use their acquired skills. Identify something they can do like:
 - i. Starting their own business
 - ii. Take part-time work
 - iii. Consultancy services

The retirees have varied reasons to still take part in working. Whatever is the reason for wanting to work at retirement, it is important for the counselor to explore the reasons with the client.

Conclusion

Stress can be confronted and reduced if only we understand ourselves better, analyse the behavior and identify the stressors. The stress management techniques will work if we are honest with ourselves and adopt the techniques in their fullest spirit. Some techniques like keeping a stress diary or carrying out the burn out

self-test will help to identify our current levels of stress so that we can decide what action, if any we need to take. Anger management helps a person to channel feelings into performance.

Recommendations

The following recommendations were made:

- . Retirement should be emphasized from the time of employment.
- . Retirement education should be inculcated on the job training in a particular establishment or institution.
- . Political office holders should be sensitized about retirement when they assume offices either by election or by appointment. This will enable them leave office with dignity. Failure will result in seat tight syndrome.
- . Retirement education should be incorporated into the General Studies programme in tertiary institutions.
- . The age of starting a family and when to stop rearing children should be made available in readable literatures and media programmes to everyone to avoid retirees carrying heavy financial burden.

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