
PRE-RETIREMENT PLANNING AND COUNSELLING NEEDS OF LECTURERS OF TERTIARY INSTITUTIONS IN SOKOTO STATE

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ABSTRACT

The main purpose of the study was to examine the pre-retirement planning, and counselling needs of lecturers in tertiary institutions in Sokoto state. The sample was drawn from the total number of lecturers of tertiary institutions in Sokoto state. A total number of 384 were selected from four tertiary institutions in the state. Two adopted set of questionnaires were used, they were Pre-retirement Planning Questionnaire and Counselling Needs Questionnaire. Three hypotheses were generated and tested in the study. In the analyses of findings, t-test, ANOVA and Pearson Product Moment Correlation Coefficient statistical procedures were used. Result of the study revealed that lecturers of tertiary institutions in Sokoto differ in their pre-retirement plan on the bases of age and occupational status but did not differ in respect to gender. The result also revealed that there is no significant difference in counselling needs on the basis of age, sex and occupational status. A positive relationship was displayed in the relationship between pre-retirement plan and counselling needs. Since retirement is an inevitable pill that any civil servant has to swallow, it is therefore of paramount importance to counsel lecturers on preparation for retirement. Some of recommendations given are, that sensitization programmes, workshops and seminars be organised to enlighten the civil servants on retirement issues. Trained counsellors with requisite knowledge and qualification are to be appointed to counsel the work force on retirement.

Introduction

Background to the study

Retirement does not have the same meaning for all individuals. In other words, it means different thing to different Individuals. Some people take retirement to be the realization of a life goal and the

happiest time of their lives, while others take it to be a time of stress, frustration, bitterness and anger. According to Carp (1966) retirement has many meanings, in that it is the end of individual worth and social contact, a heaven of rest, relief from an unpleasant or health draining job or completion of commitment to society and

invitation of self-realization. As a concept, retirement deceptively is simple; it has an accepted common sense meaning of 'Given up work. Several definitions of retirement were given. For instance, retirement mean "going to bed", drawing back, receding, withdrawing from society, public or active life or occupation. All these are associated with the process event and condition of retirement. Palmore (1965) noted that retirement rates varied widely depending on the measure used, Simpson (1967) also refers to retirement as the concluding stage of occupational cycle.

According to Atchley (1976) retirement is a complex social phenomenon that touches the life of almost everyone and usually heralds the beginning of old age. Retirement has been conceived as, the closing or last stage of work life preceding death. Jallow (1979) stated that, retirement is a process of gradual withdrawal from lifetime of work to a sentence of idleness or less vigorous occupational schedule. Akinade (1993) described retirement as, an emotional closing item in an employees life of work; it has been summed up that, no single concept of retirement is 'accepted, either by social gerontologists or policy makers. He stressed that, retirement means termination of a specific career or receipt of a retirement pension.

Therefore, by retirement it does not mean sitting on the side line. What is meant here is that one opens a new period of life, usually signaled by discontinuation of one's accustomed pattern of employment which does not mean retirement from life. This does not mean also complete disengagement from work or from community contacts or from old friends and associates or from all the beginnings and belongings that have given meaning to one's life. Osuala (1985) argued that, retired persons are survivors in an important sense, they have survived all kinds of social changes, milestones, crisis points, work pressure and personal difficulties earlier in their lives, Onyeukwe (1985) opined that, a public servant or any other officer who has put in over 30 years of hard work and meritorious service should happily look forward to a well deserved good rest, free from the rigors and demands of employer-employee relationship. Omoresemi (1987) stressed that, retirement should be looked upon as not an unwelcome event but as a time of significant transition which marks a movement from one adult way of life to another.

Types of Retirement

Retirement is an irrevocable disconnection with so much that has contributed meaningfully to our lives. Now, we are free of both the positive and negative aspects of

our working live. Has our decision then to retire been based on a thorough assessment of the balance of the positives and negatives of our working live? This automatically leads us to the various types of retirement.

The psychological literature on retirement has identified types of retirement Birren and Clayton (1973) classified retirement as early, mandatory on time or Partial retirement. Bennet, (1986), Akinade, (1993), classified retirement as voluntary, compulsory and mandatory. The above types are described as follows:-

Voluntary Retirement: this is a form of early retirement or withdrawal of ones service. Employees usually decide it. It typically involves someone living a job position before the statutory age or number of years of service. In the Nigerian context, this may refer to government workers who have put in at least five years and are above 45 years but less than 60, 65 or 70 as there cases may be. Most people go on voluntary retirement for diverse reasons which may be positive or negative; many of them believe doing so is more beneficial or meaningful to them or their communities than their present status.

Some civil servants may retire so as to go into politics or business or

move into more lucrative jobs. For instance, some lecturers especially those with professional qualifications move into the private sector where they hope to make more money from their expertise and efforts. Some employees in the private sector may resign and set up their own businesses, usually similar to the one they just left, others do so because they do not want to work any more. Others retire in order to enjoy leisure needs because some of them had worked under severe pressure and tight schedules. Yet others retire on the advice of their medical doctors on the basis of the condition of their failing health. Some women retire because they want to take care of family members who are poor in health e.g. elderly parents or to take care of grand children. Personality conflicts among co-workers, or with ones bosses or employers or their spouses; frequent transfer by employers, feeling of being unwanted, hopelessness, intense unhappiness and dissatisfaction in work place are reasons some workers voluntarily retired.

Compulsory Retirement: Synonyms for compulsory retirement include pre-matured, involuntary or forced retirement, retrenchment, laying off, rationalization, dismissal, termination and being fired or sacked. This is a retirement that the employers decide on habitually

against the wish or expectation of the employees. It often comes when many employees have not prepared or planned for it. Some of those who are retired compulsorily may be retired with immediate effect, or retire with or without benefits, full benefits or partial benefits

Mandatory Retirement: This is the retirement that can be described as normal, official, stipulated and known or expected by worker. This is the retirement whose condition have been clearly stated in circulars and the conditions of service for all workers, especially government workers, it can satisfactorily be planned for.

Pre-Retirement Planning

Planning seems appropriate for retirees to accomplish what they want in retirement. Retirement may bring family closeness and increase or decrease stress. Coni, David and Webster (1992) described it as a time to re-negotiate tasks and responsibilities. They then go on to give more valuable information on the physical, mental and sociological aspects of aging. For psychological health they also recommended that, an adequate standard of living, financial and emotional security, exercise, social interaction and pursuing personal interests.

The core anxieties of human existence (death, fate and

meaninglessness) are moderated to some extent by being part of some groups. Within the group which one belongs one finds meaning and security that relieves him of the anxiety he might feel if living without a group. The loss of membership in a worship, in a workplace or community removes the security and meaning the worker formerly enjoyed. Many retirees already have an increased awareness of their mortality, but they don't know how much longer they will live and how they will die. These twin anxieties are consolidated by the loss of the meanings that were part of their work, community and their particular role in it. They are no longer able to find some security from the threat of these anxieties by being a part of a larger whole. They are now left to stand alone as individuals. It is not surprising that some retirees experience an onrush of anxiety and even descend in to depression.

Likewise, high-income earning retirees prefer to stay retired because retirement life is pleasant to them; the low-income retirees struggle to be re-employed because they are not pleased with retirement benefits. The weeks and months following retirement often prove to be a season of changes and challenges. Coping with the shock of the abrupt removal of our work-life structure is the stage of

retirement when people are probably most vulnerable.

Counselling Needs of Retirees

Ekennia (1998) stated that, retirement counselling could be said to be regarded as helping relationship between the retirement counsellor and the would be retiree in which the former impacts on the psyche of the latter who on the termination of the counselling interaction makes his own decision on retirement for better, effective and satisfactory adjustment in post retirement life in the bid to make the best out of retirement.

Retirement years are usually full of problems regardless of how the retirees had prepared for retirement. Some counselling services for retirement include orientation, information, vocation, referrals and follow up. Pre-retirement counselling is designed to assist the would be retirees plan well ahead of retirement. It also helps to expose the would-be retirees to get necessary information that will enhance happy post-retirement vocational services aimed at assisting the retirees to explore career alternatives and develop leisure and interest in which they can utilize their knowledge and skills so that they

can be gainfully employed. Planning, placement and follow up services are designed to assist retirees plan for a realistic and effective post-retirement involvement. There is need for some kind of follow up to determine the effectiveness of planning and placement. Referral services are designed also for special cases that need to be referred to specialist for appropriate management, e.g medical doctors and therapist's issues, pension administrators etc. Post retirement counselling include vocational adjustment, dietary and grooming counselling. Readjustment counselling has to be with the need for retirees to face rigorously the challenges ahead.

Seyle (1979) believes that the problems can be viewed from the psychological, socio-emotional, financial and social stresses. Some of the stress provoking situations according to Ewubare (1992) include: Change of residence, change of office, change of occupation or activity, change of status, life style and need for new social relations. Sources of somatic stresses may include: Poor eye sight, hearing defects, unsatisfactory sexual performance, frequent illness, recurrent pain, loss of youthful vigor and physical disability. It is clear that from these disturbances that retirees have

needs which counsellors should be prepared to tackle. Dickson (1982) has suggested that for retirees to cope successfully with retirement, their needs should be identified for proper counseling intervention.

Statement of the Problem

Civil servants often become confused on what to do when they retire, regardless of their mode of retirement and pre-retirement planning. Obviously this is why retired people express hopelessness when they are forced to retire before the age of 60 years in Nigeria. Retirement as a phase of an individual's life should be planned so that the retiree can maintain a healthy self-worth, emotional stability and good health even at old age. It is common thing for one who put in all his youthful years in civil service to retire without having savings in his account. Others who have been living in government quarters and are unable to buy or build their own houses face the problem of accommodation. Thus, as the day of retirement approaches, the concerned retiring workers are cumbered with great burden. Therefore as a result of the aforementioned problems encountered on retirement, prospective retirees need to do a lot of planning which may help them reduce anxieties. Some of these needs include psychological and

mental readiness, financial security, establishment of formidable social network etc.

Therefore, the main thrust of this study is to investigate the pre-retirement planning, and counselling needs of lecturers of tertiary institutions in Sokoto State on the basis of age, gender and occupational status, as well as find out if there is any significant relationship between their pre-retirement planning and counselling needs.

Objectives of the Study

The objectives of the study are:

- (1) To find out the pre-retirement plan of lecturers in tertiary Institutions in Sokoto State on the basis of age, sex and occupational status.
- (2) To find out the counseling needs of lecturers of tertiary institutions in Sokoto State on the basis of age, sex and occupational status.
- (3) To find out if there is any significant relationship between pre-retirement planning and counselling needs of lecturers in tertiary institutions in Sokoto State.

Research Questions

1. What are the pre-retirement plans of lecturers in tertiary

- institution in Sokoto state on the basis of sex, age and occupational status?
2. What are the counseling needs of lecturers' in tertiary institution in Sokoto state on the basis of age, sex and occupational status?
 3. Is there any significant relationship between pre-retirement planning and counselling needs of lecturers in tertiary institution in Sokoto State.

Hypothesis

- H01- There is no significant difference in the pre-retirement plan of lecturers in the tertiary institutions in Sokoto State on the basis of age, sex and occupational status.
- H02- There is no significant difference in the counseling need of lecturers in tertiary institutions in Sokoto State on the basis of sex, age and occupational status.
- H03- There is no significant relationship between pre-retirement planning and counselling needs of lecturers in tertiary institutions in Sokoto State

Significance of the study

This research work will contribute to the existing literature to further

shed light on issues bordering on retirement among lecturers of tertiary institutions in Sokoto state.

- i. The study hopes to come up with information about pre-retirement plans of pre-retired lecturers in tertiary institutions in Sokoto state, which will help, in their pre-retirement plans.
- ii. The study also hopes to benefit the state government because it will come to appreciate the counseling needs of its staff in all tertiary institutions in the state.

Research Design

The research is survey design. This method allows for random sampling of a small percentage of the people in a population for close study with the view of generalizing the findings to the entire population.

Population of the study

The population of this study was all lecturers of state government owned tertiary institutions in Sokoto state totaling six hundred and ninety (690).

Sample

Three hundred and eighty four (384) lecturers were sampled based on the Krejcie and Morgan (1970)

table of establishing sample size. The sampled lecturers were randomly selected.

Instrumentation

For the purpose of this research, two different questionnaires were used. The questionnaires are:

1. The adopted version of Abbaessien (2002) Pre-retirement Planning Questionnaire (PRPQ) which consisted of 20 items
2. The adopted version of Abbaessien (2002) Counselling Needs Questionnaire (CNQ) also consisted of 20 items

The questionnaires are in the Likert scale responses, using a scale of 5 i.e. SA-strongly agreed (5), A-agreed (4), U-undecided (3), D-disagreed (2) and SD- strongly disagreed (1).

Method of data collection

The researcher employed the services of research assistants in distribution and collection of the questionnaires. All the three hundred and eighty four (384) sets of questionnaires were returned.

Method of Data Analysis

For the analysis of hypotheses one and two in this study, the T-test statistical analysis was used to test the sex differences, while ANOVA was used for age and occupational status. For the hypothesis three, Pearson Product Moment Correlation Coefficient statistical procedure was used to determine the relationship between pre-retirement plan and counselling needs of the lecturers

Data Presentation

This section analyzed the data gathered based on the research conducted on the factors of pre-retirement plan and counselling needs of lecturers in tertiary institutions in sokoto state on the basis of age, sex and occupational status. Three hypotheses were tested and are analyzed as follows:-

Hypothesis One: There is no significant Age, Sex and Occupational Status difference in the Pre-retirement Plan of lecturers in the Tertiary institutions in Sokoto State.

Table 1.1: T-Test Result for Sex of respondents on Pre-retirement plan

Table 1.1 consisted of T-test result employed in finding the difference between sex of respondents i.e. male and female on their pre-retirement plan. The t-value shown in the above table was at 2.206, while the significant difference

found indicated the value at .028. This indicated that the hypothesis on sex difference is not accepted, meaning there is significant difference in the pre-retirement plan of male and female lecturers.

Table 1.2: One way ANOVAs for age and occupational status of respondents on pre-retirement plan

| | N | Mean | Std. Deviation | Df | T-cal | t-crit | Remark |
|---------------------|----------------|----------------|----------------|-------------|-------|--------|----------|
| Sex | Male | 244 | 73.55 | 8.667 | 382 | 2.206 | .028 |
| | Female | 140 | 71.41 | 9.881 | | | |
| <hr/> | | | | | | | |
| Variables | | Sum of Squares | Df | Mean Square | F-cal | F-crit | Remark |
| Age | Between Groups | 30.494 | 45 | .678 | 2.007 | .000 | REJECTED |
| | Within Groups | 114.131 | 338 | .338 | | | |
| | Total | 144.625 | 383 | | | | |
| Occupational Status | Between Groups | 23.728 | 45 | .527 | 1.465 | .033 | |
| | Within Groups | 121.678 | 338 | .360 | | | |
| | Total | 145.406 | 383 | | | | |

Based on the table 1.2, a One Way ANOVA statistical procedure was employed to find out the differences in age and occupational status to respondents, and the result obtained indicated that the hypothesis is not accepted because there are significant differences of the respondents based on age and occupational status with the value of F-cal of 2.007 against F-crit

value of .000 for age and F-cal of 1.465 value against F-crit of .033 for occupational status. The One Way ANOVA confirmed that there are significant differences at .05 level of confidence. Hence there are significant age, sex and occupational status difference in pre-retirement plan of lecturers in tertiary institutions of Sokoto state, Thus the hypothesis is rejected.

Hypothesis Two: There are no significant Age, Sex and Occupational status difference in the counselling needs of lecturers in tertiary institutions in Sokoto state

Table 1.3 T-Test Result for sex of respondents on counselling needs

The result of the t-test statistical procedure employed in analyzing the significant difference on the basis of sex indicated in the table above showed the t-cal value at -377 while the t-crit value is at .707. Thus, indicated that the hypothesis

is accepted based on sex of the respondents on counselling needs, thus meant that there is no significant difference in the counselling needs of male and female lecturers.

Table 1.4: One Way ANOVAs for age and occupational status of respondents on counselling needs.

| Variables | | Sum of Squares | Df | Mean Square | F-cal | F-crit | Remark |
|---------------------|----------------|----------------|------------|-------------|-------|--------|----------|
| Age | Between Groups | 20.053 | 46 | .436 | 1.179 | .208 | REJECTED |
| | Within Groups | 124.572 | 337 | .370 | | | |
| | Total | 144.625 | 383 | | | | |
| Occupational Status | Between Groups | 21.771 | 46 | .473 | 1.290 | .108 | |
| | Within Groups | 123.636 | 337 | .367 | | | |
| | Total | 145.406 | 383 | | | | |

The table above used one way ANOVA statistical analysis to analyze the significant differences based on age and occupational

against F-crit value of .208 for age and F-cal of 1.290 against F-crit of .108 for occupational status of the respondents. Hence, there are no

| | | N | Mean | Std. Deviation | t-cal | t-crit | Remark |
|-----|--------|-----|-------|----------------|-------|--------|----------|
| Sex | Male | 244 | 81.52 | 9.498 | -377 | .707 | Accepted |
| | Female | 140 | 81.90 | 9.227 | | | |

status in the counselling needs of lecturers in tertiary institutions in sokoto state. The result obtained indicated that the hypothesis is accepted at .05 level of confidence while the F-cal value was 1.179

significant age, sex and occupational status difference in the counselling needs of lecturers in tertiary institutions of sokoto state, thus the hypothesis is rejected.

Hypothesis three: There is no significant relationship between pre-retirement plan and counselling needs of lecturers in tertiary institutions in sokoto state.

Table 1.5: Pearson Product Moment Correlation Co-efficient of respondents on pre-retirement plans and counselling needs.

| Variables | N | Mean | Std. Deviation | r-cal | r-crit | Remark |
|-------------------|-----|-------|----------------|-------|--------|----------|
| Golden Year | 384 | 72.77 | 9.174 | | | |
| Aspiration | | | | .501 | .000 | Rejected |
| Counselling Needs | 384 | 81.66 | 9.390 | | | |

The result in table 1.5 using Pearson Product Moment Correlation Co-efficient statistical procedure indicated the degree of freedom at the value 382, while the value of r-calculated was at .501 and r-crit value at .000 which shows that the relationship is significant. This is an indication that the hypothesis is rejected at .05 value. Therefore, there is a statistical significant relationship between pre-retirement plan and counselling needs of lecturers in tertiary institutions in sokoto state.

Discussion of the Findings

The first finding in this research as tabulated in table 1.1 and 1.2 indicated that there is significant difference in the pre-retirement planning of lecturers on the basis of age sex and occupation status has significant role to play in pre-retirement plan. This is in agreement with Streib and

Schneider (1971) in their longitudinal study on retirement found that in 1962, 63% of men and 71% of the women in their sample are reluctant to retire. They also found that, the closer the men were to the event of retirement, the more negative there attitudes are likely to be towards retirement. Jenson-Scott (1993) supported this and suggested that preparing for an active life into retirement may be a crises period as the transition is not from work to not working but can involve personal shift of status identity and power in the same vein.

Ubangha and Bridget (2005) in a related study on relationship between attitudes to retirement planning and retirement anxiety among teachers in four local Governments in Lagos State reported that male and female teachers were significantly different in term of retirement age,

likewise Asia, Okon and Arah (2005) in the study carried out on psychological consequences of retirement in Cross River state reported that there is significant influence of age level on general adjustment of retired public servants which concord with this research findings as they also stipulated that there is a significant influence of age level on retirement this is an indication that age level, sex (male or female) and whether you are low income or high income earner play a vital role in pre – retirement planning as per the findings of this research work. On the contrary, is the work of Williams (2006) in his study on attitudes towards retirement and strategy for counselling retirees for political participation used one hundred and fifty (150) civil servants in Adamawa state. Out of which ninety eight (98) were female. The result of his study revealed that, sex difference did not show any significant variation on the attitudes of respondents towards retirement.

On issue of counselling need as indicated in table 1.3 and 1.4 in this study indicated that the hypothesis is accepted based on sex, age and occupational status, meaning ,there is no sex, age and senior or lower cadre status difference in relation to counseling needs. The indication is that irrespective of which category you belong, you require counseling service in preparing,

entering and retirement. Akinade (1993) put it that, retirement counseling offers assistance to the person who lacks either the knowledge or the skills to define or to solve the problem that arise psychologically, socially and economically in order to make adequate adjustment after retirement. Orhungur (2004) studied economic and psychosocial burden of one hundred and fifteen (115) retiring civil servants in Benue state. The study however indicated that there are significant differences on the economic and psychosocial burden facing the male and female retiring civil servants. Based on the results counsellors are challenged to provide adequate pre-retirement and post retirement counselling. The study agreed with the findings of this research that anyone who is preparing or is due for retirement requires counselling, by this assertion it concords with the findings which accept the hypothesis that there is no significant difference in the counseling needs of teachers based on their age sex and occupational status, on the contrary, Stoop (1995) found that male require counseling than female being the provider of the social supporter.

This work found that there was a significant relationship between pre-retirement plan and counseling needs as indicated in table 1.5. Invariably, what is indicated here is

that those who receive counseling are likely to be prepared for retirement actively, psychologically and are likely to be well adjusted on retirement decisions. Arah (1996) indicated that the major problem being faced by retirees in Nigeria is lack of retirement plan cause by not being properly counselled. This is in consonant with the finding of this research. Similarly La Bauve and Robinson (1999) contended that any adult once employed should be planning for retirement but individual must have an awareness, which is through counselling of those issues relating to personal goal of post retirement life. In addition, Denga (1982) supported the finding in this work when he stressed the need for counseling on workforce to develop their self concept toward facing retirement challenges.

Something worthy to note in the finding of this research is discovering that irrespective of age, sex and occupation status the respondents showed their interest in their opinion concerning retirement. This is in agreement with Parretti and Wilson (1975) when they discovered that many who have retired voluntarily had planned to do so for several years. The statement above agreed with the finding of this research as respondents have shown interest in planning for retirement ahead of time. Majority showed interest in

the counselling aspect which paves way for planning for retirement. The respondent also expressed fears on what will happen to them after retirement. This was expressed in their responses to some items in the counselling needs questionnaire. The researcher observed the opinions of the respondents on the counselling needs questionnaire majority agreed that they need to know where to go for their pension and gratuity. It is further noted that most of the lecturers expressed their concern on the seriousness and genuity of the contributory scheme being operated as well as skeptical on the credibility on the pension administrators.

Conclusion

Based on the findings reported in this research as well as the discussions, the following conclusions were drawn

1. The age at which a person is retiring, sex and the level one attains in work force have significant roles to play in ones retirement planning
2. Everyone requires counseling on issues of pre-retirement, on retiring and post retirement
3. There is a relationship between planning for retirement and counseling needs. Meaning, the more one receive information

necessary about retirement issues the earlier one mounts on planning for retirement

Recommendations

1. The state government should mount on sensitization programmes, workshops and seminars to enlighten the civil servant on retirement issues.
2. The issues like age, sex and occupational status should be clearly defined as they affect retirement plan
3. Governments and organizations should appoint trained counsellors who have requisite knowledge and qualification to counsel work force on pre-retirement, retirement and post retirement crisis.
4. Since there is a relationship between planning for retirement and counselling needs, there is need for counsellors appointed to acquit the employees with requisite information about retirement plan.

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