UNTIMELY RETIREMENT: BREAK IN WORK CONTINUITY. IMPLICATION FOR COUNSELING

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Abstract
This paper investigated untimely retirement as a break in continuity of laudable ventures of organizations. A sample of 450 civil servants from the three senatorial districts of Cross River State was selected for the study. A four point Likert type scale questionnaire called “Workers Untimely Retirement Reaction Scale (W.U.R.R.S.)” was used to gather data. These were tested using weighted mean and the independent t-test. The findings showed civil servants reactions to untimely retirement to include: stress in taking over positions, depression from loss of colleagues, trauma of adjustment, fear of similar threat of retirement and general dissatisfaction with the organization. These psychological reactions cause ineffectiveness which affects the smooth running of the organization. Further, age and sex difference were not found in the reaction of civil servants to untimely retirement. There was no age and sex difference in the reaction of civil servants to untimely retirement.

Introduction
Retirement is a role change period essential for the continuity of any organization. It is a stage which many complex and consuming roles of the elderly are shed for less complicating and less demanding ones. The young individuals who are favoured to take over from the elderly are thereby provided with the
opportunities to ensure continuity of a strong, efficient and industrialized society for the provision of goods and services for citizens contend Williamson, Smith and Barley (1997). In this regard, the elderly are equally given opportunities to enjoy better aspect of life of exciting contribution, activity and fulfillment.

Nigeria, in line with most industrialized nations has accepted 65 years as the official definition age when people should retire from work and be eligible for social security. The recent trend of event has shown that age of retirement in the country is getting younger and younger. The frequent retrenchment of workers, increase in retirement benefits and acceptance of retirement as a necessary tool for political, social and economic advancement are some plausible reasons for early retirement. This therefore means that retirement has now transcended age, health, and work characteristics.

Ekwe (2001) contends that most workers in order to avoid the agonies often faced by many retirees in getting their retirement benefits and even monthly pensions swear affidavits to enable them alter their age or manipulate documents and change their years in service. This may be in a bid to stay longer in service or promptly move out of service before their correct retirement age. From what is shown on television screens of pensioners languishing at various pension offices to either get their names on pensions roll or collect their stipend, one can easily deduce why many people retire before their mandatory age. Ekoja and Tor-Anyin (2005) emphasize that more appealing pressure cause people to retire before the expected time. Thus, leaving the service for a better place is a strong reason for early retirement. Barfield and Morgan (1978) in their studies found untimely retirement to be influenced by pension programmes. They also found that anticipated pension and health frequently work in opposite direction. Absence of motivation of an employee was seen as a reason for early retirement by Akinde
Some employees who are smart in getting information on re-organization of their firms may quickly apply also for early retirement.

The alarming rate of various reasons for disengagement is bound to cause anxiety around work places especially when the vacated positions have ill-equipped personnel to take over or contract staffs are employed to the detriment of those who were in line for promotion to fill such positions. This in itself may give room to the feeling of low self image, discontentment resulting in low productivity.

In the gift of these, this paper attempts to sensitize the Nigerian public to the realization of grave implication of careless and untimely retirement as various works and traditional values are quietly being swept away to the detriment of efficient and effective continuity amid untimely retirement and replacement of workers.

**Problem of the Study**

Untimely retirement either voluntary on the basis of employee’s decision or compulsory and forced on the basis of the employer’s decision which is not in accordance with the expectation of the employees can be difficult for an organization. This is especially so when capable individuals are not available to take over the vacant positions for continuity. In such situations, this would cause a great havoc to the operation of the organization. The problem of the study is therefore to investigate the reaction of civil servants to untimely retirement in Cross River State; and the influence on continuity.

**Research Questions**

1. What are the prevalent reactions of civil servants to untimely retirement?
2. Does age of civil servants influence their reactions to untimely retirement?
3. Does sex of civil servants influence their reactions to untimely retirement?
4. Does untimely retirement have any influence on continuity?

**Research Hypotheses**

1. Civil servants reaction to untimely retirement is not significantly positive.
2. There is no age difference in the reaction of civil servants to untimely retirement.
3. There is no significant sex difference in the reaction of civil servants to untimely retirement.
4. Untimely retirement has no significant influence on continuity.

**Methodology**

The study design adopted was a simple survey. A total of 450 civil servants were randomly selected from the three Senatorial Districts of Cross River State.

**Instrument**

A self constructed questionnaire titled “Worker Untimely Retirement Reaction Scale (WURRS) was used for collecting data for the study. It was of a four-point Likert scale ranging from Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD). The WURRS consisted of two sections. The first section dealt with personal data of the respondents such as sex, age and number of years in service. Section B consisted of 19 items on the reaction to untimely retirement by civil servants. The respondents were required to indicate the degree to which they agree with the stated items by ticking (✓) either of the 4-points.
The reliability of the WURRS was ascertained through a test re-test using the Pearson Product Moment Co-efficient Correlation. It yielded .78 which was high enough to warrant its use for data collection.

The instrument was administered and collected by the research with the cooperation of some civil servants in the three Senatorial Districts. The entire questionnaire was filled and returned. Statistical weighted mean was used in answering the first research question. Pop t-test and x2 Independent t-test were employed in testing the hypotheses.

Results

Table 1: Distribution of Respondents by Age and Sex

<table>
<thead>
<tr>
<th>Variable</th>
<th>Group</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>55 years</td>
<td>250</td>
<td>55.6</td>
</tr>
<tr>
<td></td>
<td>Above 55 years</td>
<td>200</td>
<td>44.4</td>
</tr>
<tr>
<td>Sex</td>
<td>Male</td>
<td>260</td>
<td>57.8</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>190</td>
<td>42.2</td>
</tr>
</tbody>
</table>

From Table 1 above, a total of 450 subjects comprising of 250 (55.6%) of 45 – 55 years and 200 (44.4%) of above 55 years participated in the study, while 260 (57.8%) were male, 190 (42.2%) were female.

Table 2: Responses of Subjects on Prevalent Reactions to Untimely Retirement

<table>
<thead>
<tr>
<th>S/N</th>
<th>Variables</th>
<th>Mean</th>
<th>Ranking Order</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Stress in taking over positions</td>
<td>75.85</td>
<td>3rd</td>
</tr>
<tr>
<td>2</td>
<td>Depression/ frustration from loss of colleagues</td>
<td>67.80</td>
<td>7th</td>
</tr>
</tbody>
</table>
From Table 2, the prevalent reactions to untimely retirement by civil servants were ranked ordered thus: fear of facing forced retirement and break in routines were ranked first, followed by stress in taking over positions, instability from sudden change, general dissatisfaction with the organization, trauma of adjustment and depression/frustration from loss of colleagues ranked 3rd to 7th respectively.

**Hypothesis 1: Civil Servants to Untimely Retirement is not Significantly Positive**

To test this hypothesis, the researcher reasoned that for such reaction to be significantly positive, the score made in that variable should be greater than 10 (which is the between Agree and Disagree is 2.5 multiplied by 4 which is the number of items measuring that variable).

Thus, the null hypothesis ($H_0$) is that the mean score representing civil servants reaction to untimely retirement is not significantly higher than 10.00.

$$H_0: \mu = 10.00$$

$$H_1: \mu > 10.00$$

This hypothesis was tested with a t-test of the sample mean (population t-test) the result of the analysis is presented in Table 3
Table 3: Population T-test Analysis of the Reaction of Civil Servants to Untimely Retirement (N = 450)
Reference Mean = 10.00

<table>
<thead>
<tr>
<th>Variable</th>
<th>X</th>
<th>SD</th>
<th>df</th>
<th>t-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Untimely Retirement</td>
<td>8.05</td>
<td>2.52</td>
<td>449</td>
<td>-20.005</td>
</tr>
</tbody>
</table>

*P< .05; t critical = 1.96

From Table 3 above, the mean score of civil servants reaction to untimely retirement significantly negative when compared with the reference value of 10.00 (t = 1.96; p = .05).

**Hypothesis 3:** Untimely Retirement has no Significant Influence on Continuity

The one viable $\chi^2$ was the statistical technique used to test this hypothesis. The results of the analysis are presented in Table 4.

Table 4: $\chi^2$ analysis of civil servant untimely retirement on continuity.

<table>
<thead>
<tr>
<th>Response Option</th>
<th>Observed Frequency</th>
<th>Expected Frequency</th>
<th>N</th>
<th>$\chi^2$ Cal.</th>
<th>$\chi^2$ tab</th>
</tr>
</thead>
<tbody>
<tr>
<td>SA</td>
<td>200</td>
<td>112.5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A</td>
<td>100</td>
<td>112.5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>80</td>
<td>112.5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SD</td>
<td>70</td>
<td>112.5</td>
<td>450</td>
<td>12.65</td>
<td>7.81</td>
</tr>
</tbody>
</table>

From the Table 4 above, the calculated $\chi^2$ value of 12.65 is greater than the tabulated $\chi^2$ value of 7.81 at 3 degrees of freedom and .05 level of significance. Hence, the null hypothesis which states that untimely retirement of civil servants has no significant influence on continuity was rejected. In other words, civil
servants’ untimely retirement significantly influence continuity of government programmes.

Table 5: Independent t-test analysis on the reactions of civil servants to untimely retirement on the basis of age.

<table>
<thead>
<tr>
<th>Group</th>
<th>N</th>
<th>x</th>
<th>SD</th>
<th>df</th>
<th>Cal. t</th>
<th>Crit. t</th>
</tr>
</thead>
<tbody>
<tr>
<td>45 - 55 yrs</td>
<td>250</td>
<td>3.25</td>
<td>1.03</td>
<td>488</td>
<td>1.75</td>
<td>1.96</td>
</tr>
<tr>
<td>Above 55 yrs</td>
<td>190</td>
<td>3.54</td>
<td>1.07</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 5 above shows that at 0.05 level of significance and 448 df, calculated t = 1.8 which is less than the critical t = 1.96. Therefore, the null hypothesis is accepted. Age does not significantly influence the reaction of civil servants to untimely retirement.

Table 6: Independent t-test analysis of Sex Difference of Civil Servants Reactions to Untimely Retirement

<table>
<thead>
<tr>
<th>Group</th>
<th>N</th>
<th>x</th>
<th>SD</th>
<th>df</th>
<th>Cal. t</th>
<th>Crit. t</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>250</td>
<td>3.68</td>
<td>1.26</td>
<td>488</td>
<td>1.75</td>
<td>1.96</td>
</tr>
<tr>
<td>Female</td>
<td>190</td>
<td>3.54</td>
<td>1.07</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 6 above shows that at 0.05 level of significance and 448 df, calculated t = 1.75 which is less than the critical t = 1.96. The null hypothesis is accepted. There is no sex difference to the reactions of civil servants to untimely retirement.
Discussion

The finding of the study revealed that almost all the civil servants indicated sudden break on routines and fear of facing forced retirement with mean of 84.62 as their foremost reaction to untimely retirement. The reasons for this is due to lack of capable hands to immediately take over the running of such positions with the sudden exit through untimely retirement of those who had manned the positions. These and other devastating psychological effects which grip workers would definitely have activities in such organization come to a stand still even for a few hours or more. The short break therefore likely impide work values. The finding therefore supports Ode (2004) that untimely retirement throws on organization and the individuals into a state of chaos.

Hypothesis One was accepted because no significance age difference was observed in the reaction of civil servants to untimely retirement. This finding is similar to Alutu (1996) who stated that though many civil servants are aware of the policies of retirement, they are not always prepared for the date. Thus, in the situation of untimely retirement, reactions by civil servants irrespective of age should be similar. This is however contrary to the finding of Abiodun (2003) who maintains that there should be a difference between the ages because of their service years as they know that retirement will eventually come. However, where people retire or are retired without adequate planning towards it, the workers are likely to be devastated and susceptible to a variety of physical and psychological conditions that are detrimental to well being (Nenty, 2004; Arah, 1996).

Hypothesis two was accepted because there was no significant sex difference of civil servants reaction to untimely retirement. This finding is in support of Palmere (1999) who also found that many men and women react similarly to
untimely retirement. This is basically true as people in the same work environment are bound to relate irrespective of their various work roles.

**Conclusion**

The findings of this study have showed that untimely retirement evokes many reactions from workers. Some of these reactions include sudden break in routines, fear of facing similar situation especially in the case of untimely retirement, stress in taking over positions, loss of close colleagues, general dissatisfaction with the organization and so forth.

These reactions if not well handled could breed non-challant attitude, low self image, and discontent which could disrupt the effective and efficient working of the organization.

**Counseling Implication**

As revealed for this study, retirement though part of life can have devastating effects on the lives of workers and the organizations they work for. The findings of this study have implication for a personnel counseling as it shows the need for guidance counsellors to assist workers and managements of organizations prepare for, adjust and solve problems always associated with untimely retirement which could affect the smooth running of the organizations. However, the process of counseling should not be a one short affair but a continuous one. This will help all to understand the need to imbibe the culture of perseverance.

There is also need for Nigerian government to have counseling centres in various States of the federation. This will to a great extent help warm workers and the organizations of not only the psychological reactions to untimely retirement but also cause workers to understand the need to always prepare to take over
effectively from those about to retire. In all, the call for pre-retirement counseling is evident.

**References**


