

PECULIARITY OF RETIREMENT ADJUSTMENT: A STUDY OF SELECTED RETIRED MILITARY OFFICERS IN NIGERIA

Omotayo, Olatubosun Tope (Ph.D)

Department of Adult Education
Tai Solarin University of Education
Ijagun Ogun State Nigeria
Email: omotayoot@tasued.edu.ng
and

Rtd Col. Mejabi, Henry Olorundare (PhD)

Abstract

Retirement is a normal and ubiquitous phenomenon in the world of work. Every worker must retire owing to the fact that retirement is inevitable and no individual can work for eternity due to senescence. However, retirement comes with adjustment and adaptation in relation to different professions and skills or vocations. This study adopted a survey research method; using accidental and snowballing sampling technique with key informant interview (KII) and focus group discussion (FGD) as research instruments. The analysis was done using a qualitative method of content analysis to present the peculiarity of retirement adjustment among selected retired military officers in Nigeria. From the analysis, the adjustment is divided into two namely: social and economy retirement. The social adjustment includes changes in lifestyle in general. It includes but is not limited to changes in the living environment that warrants adapting to the lack of appropriate space to exercise and other recreational facilities such as visit to Officers' Mess and complying with community security instructions amongst others. Economy retirement adjustment is characterised by less income, gratuity (less than salary) and increased spending owing to the need to budget for payment of bills such as security, electricity, transportation and even accommodation in some instances. Meanwhile, officers become more frugal and thus, have to reduce financial commitment to family and friends resulting from less income. Financial adjustment has been found to affect social adjustment as finance is a major factor that determines social involvement, especially in relation to financial commitment to family and friends. Recommendations such as the need for retirement education and training of officers in choiced occupation before and after retirement becomes imperative among others.

Keywords: Retirement, Nigeria, Military Officers, Social Adjustment, Economy Retirement Adjustment

Introduction

Retirement is an inevitable stage in the life of an individual that passes through the school system and gets employed in the private or public sector. This is because everybody must retire at one point or the other. According to Bulugbe (2013), it can be gathered that no individual is immune to senescence and its consequences such as weakness of bones, muscles and sight acuity. Thus, it becomes imperative for an individual to retire because of degeneration and the frailty of body tissues. Hence, retirement is the arrangement that has been made to address this stage in the life of a worker.

Over the years, the number of years spent in retirement has been increasing and similarly, the number of retirees with attending consequences such as the need for increased financial commitments from the public and private sectors in financing the pension scheme. In view of the financial demand of increasing number of retirees, the Federal Government introduced the Non-Contributory Pension Scheme in 2004 and the Pension Act Reform in 2014. This was to accommodate the dynamics of retirement in ensuring financial commitment to retirees is met as a result of inadequate finance. Other components such as accommodation, marital status and other ancillary have been found to contribute to life satisfaction in retirement (Omotayo, 2015).

Apart from the study of various issues that contribute to life satisfaction in retirement, another cogent concept in retirement is the peculiarity of retirement among different professionals. For example, in relation to sports Omotayo (2005), identified a number of issues as being peculiar to sports retirement. These are highlighted in the ensuing discourse. There is what is referred to as the Zero Fiscal relating to the fact that professional sports personnel are on contract and hence, at retirement, there is no pension. The second peculiarity is abridged retirement, especially among soccer players. This is a case where a soccer player retires from international football (stops playing for the country) but still plays for a professional football club. For example, Victor Moses still plays for Inter Milan of Italy but has stopped playing for Nigerian National Soccer Team (Super Eagles). The third peculiarity is retirement mutation in which a player after retirement takes up a coaching job. An example is that of the late Stephen Keshi who was appointed the Nigerian National Soccer Team coach that won the African Cup of Nations (AFCON) in 2013 held in South Africa. In view of this development, it becomes imperative to expatiate on the peculiarity of retirement among professionals so as to have a more comprehensive understanding of the concept of retirement. Thus, this study concerns the peculiarity of retirement among selected retired military officers in Nigeria.

The Concept of Retirement

Omotayo (2015), submits that retirement is an arrangement concerned with a worker voluntarily or mandatorily disengaging from work after a certain period of time. Otinche (2012), asserts that retirement is the period in which a former employee depends on social assistance. From the submission of scholars such as Moody (1998), it was gathered that the success of the industrial revolution made retirement a reality in the 19th century. This is because the time demanded the energy of younger workers over skills in running the

machines that led to higher output and there was more profit to allow for disengagement of older workers.

Agblobi (2011) identifies retirement as the third stage of life between the ages of 55 to 75 years. Historically, Prussian Chancellor Otto Von Bismarck introduced retirement, with 65 years as the age of pension. By the 20th century, many European countries began to institutionalise retirement. From the foregoing, it can be deduced that retirement is formal and universal. It creates a manageable exit from labour and a form of regulation for the demand and supply of labour. According to Omotayo (2005), the age of retirement is dynamic and relates to the nature of work and professions. For example, an individual joining the military service at the age of 20 can retire at the age of 45 or after 25 years in service. This is, however, subject to the Harmonised Terms and Conditions of Service (HTACOS) for Officers, 2017 Revised. While professionals in sports retire early, an average professional player in soccer is expected to retire from the mid-thirties whereas academics are expected to retire at 65 or more.

Generally, the increasing number of retirees has refocused issues relating to the population group; owing to the social and economic effects of the increase such as the longer time spent in retirement. The impact includes irregular payment of retirement benefits to retirees. The issue of the payment of retirement benefits in the last two decades has become a major concern because of the inability of the government to adequately pay retirement benefits. Hence, the government adopted the Contributory Pension Scheme in 2004 to address the challenge of irregular payment of retirement benefits. However, the challenge continues to metamorphose and there was a need for a review of the Pension Act in 2014.

In view of this development, it becomes necessary to ensure retirees live a functional life that is compliant with contemporary retirement demands within society. Such accomplishment ensures assurance of good life in retirement that will entrench commitment and enhance the efficiency of workers such as military personnel in Nigeria, in particular, as they ensure security that is the bedrock of development. Consequently, there is need for an adequate understanding of retirement in general and especially among armed forces personnel due to the peculiarity of retirement which leads to adjustment to civilian life after retirement. For effective management of retirement, military officers must be acquainted with the knowledge of how to prepare for retirement years before they retire. There is a need for military officers to be exposed to retirement education for a smooth transition to civil life. Therefore, this study focused on the peculiarity of retirement among retired military officers in Nigeria so as to ensure a proper understanding of retirement among them.

Review of Relevant Theories

This segment of the study reviewed relevant theories such as disengagement theory, activity theory and social exchange theory in relation to the study.

Disengagement Theory

Retirement is designed to ensure workers disengage (retire) from work without the world of work being disrupted. From the position of Morgan and Kunkel (2001), the inevitability of death makes death a normal and natural occurrence, and thus, retirement is inevitable. In this study, disengagement theory explains the essence of retirement within the military and projects how retired officers are coping after retirement such as decreased interaction between retirees and the society in general as argued by Cumming and Henry (1961). This inevitability of withdrawal results in decreased interaction between the retirees and others within the social system. The position is that, because of age, individuals are bound to disengage from the mainstream of social activity. The theory brings into focus a better understanding of the characteristics of retired military officers.

Activity Theory

From the submission of Havighurst (1968), it can be argued that the theory relates to how retirees manage to stay active and resist the shrinkages of their social world. Furthermore, it explains how positive relinquishment of a job and substitution for a new one can assist retirees to live comfortably. It can be deduced from the argument by Sunkel and Kunkle (2001), that retirees must maintain social roles and interactions, rather than disengage totally from social and economic activities of life. The argument is that being active at retirement is essential for life satisfaction at retirement. The theory brings into focus the essence of post-retirement employment in relation to retired military officers.

Social Exchange Theory

Bengtson and Dowd (1981) argue that the dislocation of retirees from social and economic transactions has to do with resource availability that is at the retirees' disadvantage. The social exchange theory explains that the role of retirees within the society depends on resources such as income, which is at the disadvantage of the retirees. Thus, pecuniary means of exchange for retirees are reduced and their means of exchange is non-pecuniary such as advice, advocacy, counselling and consultation in general. In relation to the study, the theory brings into focus the non-pecuniary relevance of retired military officers within the society despite being retired.

Methodology

The study used a survey research method owing to the fact that the data for the study is only to be solicited from the respondents and so there is no need to manipulate any variable. The sampling technique was accidental sampling technique that allowed the researcher to sample the opinion of the respondents that were available at the time the research was conducted. Also, the researcher made use of the snowballing sampling technique that enabled the researcher to locate other retired personnel. The research instrument was focus group discussion and key informant interview. While the method of data analysis was qualitative research method using content analysis. Two research questions were raised for the study. These are:

- (1) What are the peculiarities of social adjustment among retired military officers?
- (2) What are the peculiarities of economic adjustment among retired military officers?

Analysis of Research Questions

Research Question 1: What are the peculiarities of social adjustment among retired military officers?

From the analysis of the focus group discussion and key informant interview, the following are the peculiarity of social adjustment among retired military officers in Nigeria.

The major social adjustment, is change in the living environment with consequences such as loss of free accommodation, and payment of municipal fees such as electricity, water and environmental bills. Also, sudden lack of activity (no office to report to), loss of colleagues, friends, status and change of environment were among the social adjustments. One of the respondents commented:

Retirement within the military when it comes, is impromptu or untimely is like a death sentence.

It affects every facet of the officer's life such as dressing, as wearing of uniform has stopped and living among civilians outside the barrack is a big change. This change affects daily routine because the structure of the environment outside the barrack differs. Hence, the majority of the officers had and are still adjusting to the lifestyle outside the barracks. Such include the inability to exercise freely owing to lack of facilities as most roads are not safe for jogging or walking as they lack walkways, which are congested with traffic and the distance makes gymnasium visit for exercise cumbersome for most officers. One of the officers commented:

I have been forced to walk around my compound though boring, but I have to adjust.

Social retirement adjustment among retired officers also includes readjusting to social life devoid of visits to the Officers' Mess. Usually, the majority of the retired officers go to the Officers' Mess regularly while in service. But relocation from the barracks after retirement made it cumbersome for them to regularly patronise the Officers' Mess. From the comments of the officers, it can be deduced that the social life of the retired officers revolves around the Officers' Mess and its activity such as tombola night and get-together. One of the respondents confirmed this by saying:

Having fun outside the Mess takes away the pleasure and indulgence of freedom and security that comes with socialising like drinking among colleagues.

From the interviews conducted to complement the focus group discussions, it was discovered that having fun among civilians is boring because of the lack of understanding of military jargon and slang that has to be explained to civilians and such explanation takes away the fun and distorts the jokes. One of the officers said:

Civilians sometimes don't find the jokes funny as they do not understand some of the words and especially consequences of some of the stories being shared.

Relocating outside the barracks has several challenges as the majority of the officers find it difficult adjusting to civilian life, especially on issues of security and social interaction. The issue of insecurity was another major concern for some officers as it affects their lifestyle. The normal conventional barrack life of feeling secured within the barrack is obliterated and as civilians, they have to comply with the communal security arrangements of returning home at a certain time.

In the course of the focus group discussion, one respondent remarked:

I feel uncomfortable and unsecured having a whistle close to my bed as advised by the landlord association.

Another retired officer was not comfortable with the need to switch off the generator at a particular time in the night. *He* commented:

I can afford the cost, but I must switch it off because of the security of the community.

Submission

It can be concluded from the ensuing submission that the identified social adjustment concerns change in lifestyle in general occasioned by relocation outside the barracks. Here, retired officers must adjust to the new lifestyle of change in accommodation, and payment of municipal fees. Also, it comes with wearing of mufti and the inability to exercise as necessary because of the lack of a conducive environment as most roads, in most cases, are devoid of walkways. As such, jogging or walking, most of the time, becomes cumbersome. Another issue relating to social adjustment in relation to accommodation is that retired officers have to comply with community directives and security instructions. Besides, the retired officers have to adjust to changes in rules for visiting the Officers' Mess and be more cautious of their security wherever they find themselves.

Research Question 2: What is the peculiarity of economic adjustment among retired military officers?

From the interviews conducted with complementary focus group discussions, the identified economic adjustment among the respondents are analysed in the subsequent discussion.

One of the economic adjustments among retired military officers concerns relationships with members of the family. Retirement in the military comes with reduced income owing to the fact that the pension is lesser than the salary. In addition, retirement from the services comes with loss of associated benefits such as free accommodation, transportation, and municipal bills. Therefore, retired officers tend to be more frugal at retirement; but in most cases, family members and other associates do not realise the reduction in income. The family members still make demands or expect financial support as at when the officers

were still in service. This consequently leads to reduced participation in family affairs especially social engagement and other financial assistance. One of the respondents commented:

My income has been reduced by over 60 per cent but people still make financial demands as if am still in service.

Another adjustment is that the uniqueness of a military career does not afford retired officers the opportunity of business while in service. Therefore, it becomes cumbersome for them to get a job or start a business after retirement. Additionally, with reduced income and increase in expenditure, economic adjustment is critical. Thus, they become more frugal. The comment of one of the respondents depicts the situation.

...medical, transport and utility bills, which I took for granted have become part of my budget.

On payment of municipal fees such as payment of electricity bills and other ancillaries including security and sanitation, one of the respondents commented:

I do not know how an electricity bill looks like since I have never paid bills before.

Post-retirement employment (PRE) is the major economic adjustment that retired officers have found difficult to adapt to. Owing to the fact that a military career does not allow for private practice or engagement while in service, some retired officers had to go for training in the area of choice or find some kind of employment. This takes us back to the argument that retirement planning should reflect every individual's dreams, hopes and aspirations in addition to meeting day-to-day obligations. This is so that they can easily adapt to changes after retirement. In support of this argument, we can quote an example from one of the retired officers who commented:

I travelled to Germany to learn how best to be successful in this business.

From the key informant interviews, it was gathered that the majority of the officers that have ventured into business have failed in their endeavours. A respondent commented:

I decided to take up this paid employment with the Federal Government after I have failed in numerous businesses ranging from transportation, fish farming, running a bar and even to sports betting ...

From the key informant interview, it was deduced that most retired officers have not found business venture profitable owing to lack of business acumen and fraudulent business climate. One respondent confirmed this through the comment below:

.....dishonesty is too high. I have learnt to live with my retirement benefits. I never knew I need an electricity bill to open a bank account for my business.

Such ignorance and lack of business culture have hindered the success of business ventures among retired officers and have been used by business partners and workers to extort or dupe retired officers that have gone into business. All these have led to reduced financial income for retired officers.

In sum, the identifiable economic retirement adjustment among retired military officers relates to reduced income and increased spending. The retired officers had to pay bills on utilities they were not paying before, hence they became more frugal. This limited their financial commitment and assistance to family and friends. Furthermore, they found it difficult to get post-retirement employment and an attempt at business for the majority of officers has not been too successful owing to a lack of knowledge on how to run and manage the businesses since military career does not allow for private practice. Fraudulent acts by business partners and workers also affected the retired officers negatively.

Conclusion

This article expatiates on social and economic adjustment of retirement among retired military officers in Nigeria. The identifiable social retirement adjustment includes changes in lifestyle in general that has to do with change in accommodation and related issues such as the lack of space to exercise. Besides, retired military officers had to comply with community directives and security instructions of their new environment that deny them the luxury of barrack life such as having the opportunity to exercise such as walking or jogging. Additionally, military officers needed to adjust to the inability to easily visit the Officers' Mess and be more cautious of their security environment.

Financial adjustment at retirement among retired officers is the reality of less income and increased expenditure owing to the need to budget for payment of bills such as security, electricity, transportation and even accommodation in some cases. In addition, retired officers have to reduce financial commitment to family and friends due to less income, while post-retirement employment is difficult and business ventures have become rather cumbersome as the military career does not allow for private practice. Thus, in retirement, retired officers find venturing into business cumbersome.

This financial adjustment has been found to affect social adjustment as finance to a level determines social involvement especially, in relation to financial commitment to family and associates. Since retired military officers earn less, they become more frugal and as such, reduce their financial commitment and that invariably reduces their social commitment.

Recommendations

- (1) Serving officers should ensure that they secure good accommodation before retirement.
- (2) Serving officers should be exposed to retirement education so as to ensure a smooth transition to civil life.
- (3) Serving officers should acquaint themselves with knowledge and training on the choice of post-retirement employment.
- (4) Retired military officers should go for necessary training on post-retirement employment.

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