



GLOBAL JOURNAL OF HUMAN-SOCIAL SCIENCE: G
LINGUISTICS & EDUCATION
Volume 21 Issue 1 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Assessing Pre-Retirement Training Methods: A Case Study of Federal Teaching Hospitals in Southwestern Nigeria

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Abstract- The Nigerian public service has undergone several reforms (pension, reforms, monetisation reforms, restructuring and repositioning of ministries, anti corruption, pre-retirement training among others. The conditions of many retirees in Nigeria and the problems they are facing have attracted attention of late. Among others, the problems being faced by retirees include loss of the usual monthly salary, anxiety about a residential home, lack of occupation, dwindling status, decreased strength and deteriorated health condition, physical disabilities, aging and sudden loss of life. The Nigerian economy is facing serious challenges, hence, there is need for pre-retirement planning strategies to combat and manage the impending pains and stress in retirement. It is important to note from the onset that “among the different categories of workers in the labour force in Nigeria, the workers approaching retirement and the retired workers should be a great concern (Agnew, 2013). Even those who are looking forward to retirement, usually feel a deep sense of loss.

Keywords: *retirement, pre-retirement, training, pension and empowerment.*

GJHSS-G Classification: FOR Code: 930599



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Assessing Pre-Retirement Training Methods: A Case Study of Federal Teaching Hospitals in Southwestern Nigeria

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Abstract The Nigerian public service has undergone several reforms (pension, reforms, monetisation reforms, restructuring and repositioning of ministries, anti corruption, pre-retirement training among others. The conditions of many retirees in Nigeria and the problems they are facing have attracted attention of late. Among others, the problems being faced by retirees include loss of the usual monthly salary, anxiety about a residential home, lack of occupation, dwindling status, decreased strength and deteriorated health condition, physical disabilities, aging and sudden loss of life. The Nigerian economy is facing serious challenges, hence, there is need for pre-retirement planning strategies to combat and manage the impending pains and stress in retirement. It is important to note from the onset that “among the different categories of workers in the labour force in Nigeria, the workers approaching retirement and the retired workers should be a great concern (Agnew, 2013). Even those who are looking forward to retirement, usually feel a deep sense of loss. Therefore, the need to prepare ahead of retirement is highly expedient especially through training because the better prepared, one is, for changes, the more successful retirement will be for all segment of workers (Olejeme, 2015). Based on the aforementioned, this paper addressed the mechanisms put in place by the Federal Government of Nigeria for the various categories of workers in Federal Teaching Hospitals especially in the Southern part of Nigeria with particular reference to methods inherent in retirement for all and sundry as well as how to curb it through pre-retirement training.

Keywords: retirement, pre-retirement, training, pension and empowerment.

I. INTRODUCTION

Since the return to democratic administration in 1999, the Nigerian public service has gone through some processes of adjustments and reforms through restructuring. These range from restructuring and repositioning of ministries, monetisation reforms, public expenditure management reform, public procurement reform, service delivery reform, payroll management reform, rationalisation of parastatals to pension reform which is the main concern of this work. Up to year 2004 when the pension system was reformed, what was in operation was an unfunded pay-as-you-go (PAYE) scheme with retirement benefits budgeted for annually. By virtue of the pension Act of 2004, pension scheme became contributory and fully

funded through 7.5 percent contributions by the employer and employee respectively and such fund managed by Pension Fund Administrators (PFAs) and supervised by the National Pension Commission (PENCOM). Some of the objectives of pension reform are to:

- i. Ensure that every person who has worked in either the public service of the federation, Federal Capital Territory (FCT) or the private sector receives his or her retirement benefits as and when due;
- ii. Assist improvident individuals by ensuring that they save to cater for their livelihood during old age and thereby reducing old age poverty;
- iii. Ensure that pensioners are not subjected to untold suffering due to insufficient and cumbersome process of pension payment;
- iv. Establish a uniform set of rules, regulations and standards for the administration and payment of retirement benefits in the public and private sectors; and
- v. Stem the growth of outstanding pension liabilities (Omoyele, 2012).

Consequent upon the aforementioned objectives and government's inability to achieve them which constituted serious problems to the retirees, the pre-retirement training, a scheme coordinated by the Bureau of Public Service Reforms (BPSR), was introduced in 2006 but was effective in 2009 to organise a pre-retirement training programme for various categories of retiring staff of Federal parastatals in the country. The programme usually runs concurrently in the six geo-political zones of the country. It aims at helping the retiring staff of the Federal parastatals to prepare adequately for the challenges of retirement, have personal understanding of financial planning, skill acquisition for entrepreneurship activities they will be engaged in after retirement, manage their health and help them to appreciate types of business opportunities that are open to them.

The programme is designed in such a way that all prospective retirees undergo pre-retirement training at least three or four years before their retirement. This is based on the realisation that it usually takes about three to four years to incubate and mature most business ideas as well as preparing them mentally and psychologically for retirement (Arabi, 2016). Hence, the

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intent of this study is to investigate the mechanisms put in place to achieve pre-retirement training and acquisition of skills for the retirees of Federal Teaching Hospitals in Southwestern Nigeria.

a) *Statement of the Problem*

In Nigeria, the delay in payment of pensions and gratuities has brought untold hardship and death to many retirees, thereby making workers viewing retirement with apprehension (Bello, 2018). This problem is further compounded by lack of planning and management of post-retirement epoch and conditions, delay or non-payment of pensions and gratuities, deterioration in health and other physical conditions as a result of aging, non-engagement in any enterprise or venture and other post-retirement challenges.

Obviously, many people enter into retirement without planning or pre-retirement counseling. Employers of labour have not in the past done much to enlighten the labour force on the need for planning for retirement; hence many workers enter into retirement as destitute due to lack of adequate planning. Retirees in Nigeria today are like beggars, especially those who retire without planning. With or without adequate planning, the individual who is going into retirement from active service is entering a new phase of life, which, like every new stage, will have its peculiar conditions. Such a person is going into life unknown. Quite often, the uncertainties of life make people apprehensive of the future while approaching the new phase of life, which is life in retirement.

Despite its significance to the well-being of the retirees and the prospective retirees, the pre-retirement training programme for public servants in Nigeria has not been given adequate attention by scholars. It is in the realisation of this that the government engaged in such scheme of re-orientation (pre-retirement development skills) for serving public servants in order to prepare them for life after retirement. Hence, this study seeks to critically investigate the mechanisms put in place to achieve the pre-retirement training programme using the workers of Federal Teaching Hospitals in Southwestern Nigeria as a case study.

II. CONCEPTUAL REVIEW

a) *Retirement*

Retirement in the public or private organisation is an official and formal ending of a work life. It is a transition from active involvement in the world of work to active world of leisure. It involves terminal cessation, relaxation or changeover of financially remunerative employment. A retirement scheme is put in place to provide an employee with both a lump sum of money when leaving service of an employer and monthly pension afterwards. From a vocational point of view, (Oniye, 2001) described it as an indicator of the concluding stage of the occupational cycle at which

certain material; vocational and experiential achievements are expected of the retiree. He described it further as a phenomenon characterised by separation of the worker from paid employment which has the characteristic of an occupation or a career over a period of adjustment. This was further buttressed by Asonibare and Oniye (2008) by looking at it as a significant change in an individual's lifestyle and as any change which comes with element of emotion. It is a life stage because it is a period of economic inactivity of workers in the later part of their life which Akinade (2006) described as a final state of life when one leaves an occupation which one has been involved in for a considerable length of one's working life. It is a period that is often characterised by simultaneous reduction in income and opportunity to engage in income-generating activities especially for active retirees.

b) *Pension*

Fapohunda (2003) described pension as one indispensable form of employees' monthly benefit which has positive impact on employees' discipline, loyalty and willingness to remain in the service of an employer, commitment to the attainment of job goals and concern for the survival of the organization. It is a system designed to provide the employees of an organisation with a means of security on retirement, a standard of living reasonably consistent with that which they enjoyed while in active service. Fapohunda also saw pension as the amount set aside either by an employer or an employee or both to ensure that there is something for employees to fall back on as income at retirement. In the words of Armstrong (2010), pension helps employees to readjust themselves properly into the society after leaving employment as the ultimate goal of pension scheme is to provide a stable, predictable and adequate source of retirement income for each worker.

c) *Empowerment*

Empowerment is a key concept in the discourse on promoting civic engagement with the aim of increasing the degree of autonomy and self-determination in people and in communities in order to enable them represents their interest in a responsible and self-determined way (Rappaport, 1984). According to Rappaport, empowerment refers to both the process of self-empowerment and to professional support of people which enables them to overcome their sense of powerlessness and lack of influence and to recognize the use of their resources and chances. He argued further that empowerment forms a practical approach of resource-oriented intervention in the field of citizenship and democratic studies; and that empowerment is a tool to increase the responsibility of the citizens.

Adams (2008) pointed out the limitations of any single definition of empowerment and the danger that academic or specialist definitions might take away the word and the connected practices from the very people

they are supposed to belong to. He stressed further that empowerment is the capacity of individuals, groups, and communities to take control of their circumstances, exercise power to achieve their own goals and the process by which individually and collectively they are able to help themselves and others to maximize the quality of their lives. According to Adams, there is a long tradition in the United Kingdom (UK) and the United States (US) respectively to advance forms of self-help that have developed and contributed to more recent concepts of empowerment. For instance, the free enterprise economic theories of million Friedman embraced self-help as a respectable contributor to the economy. Both the Republicans in the US and the Conservative government of Margaret Thatcher were built on these theories. At the same time, the mutual aid aspects of the concept of self-help retained some currency with socialists and democrats.

d) Training

Training constitutes a basic concept in human resource development. It is concerned with developing a particular skill to a desired standard by instruction and practice. Training is a highly useful tool that can bring an employee into a position where they can do their job correctly, effectively, and conscientiously with little or no supervision (Diane, 1995). Diane further argued that training is the organized procedure by which people learn knowledge and skill for a definite purpose. It involves teaching and learning activities carried on for the primary purpose of helping members of an organization acquire and apply the knowledge, skills, abilities and attitudes needed by a particular job and organization.

In the same vein, Armstrong (2010) and Landale (1999), defined training as systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job. Training helps in updating old talents and developing new ones to enhance the employees' short-term and long-term competence or capability, productivity and performance, according to Desario, Samwick and Lindbeck (1994). Anderson (1994) and Holton, Bates and Naquin (2000) address training in terms of a change process. Anderson (1994) for instance, proposes an action research based approach by viewing training as a system of intervention and Holton *et al* (2000) noted that compromises had to be made in terms of choice of retraining to accommodate change and cultural issues.

Traditionally, training was considered to be job-focused, limited to the technical skills and abilities needed by employees to perform specific task and as such it is different from education, which is considered being broader in scope, more oriented towards a range of future jobs and generally provided by institutions of higher learning. Training is carried out preparatory to

unemployment, in the course of it, or for domestic work. In addition to the basic training required for a trade, occupation or profession, observers of the labour market recognize the need to continue training beyond initial qualifications; to maintain, upgrade and update skills throughout working life. People within any professions and occupations may refer to this sort of training as professional development (Desario *et al*, 1994).

McCourt and Nazar (1999) suggested a three-fold approach to determine the types of training and development experiences that should be implemented, including organizational analyzes, task analyzes and person analyzes. Accordingly, organizational analyzes focus on the organization's ability to support training, task analyzes focus on the knowledge, skills, abilities and other personal characteristics required to perform the agency's task while person analyzes focus on the needs of the individuals identifying personal characteristics possessed by the particular individual. Adisa (2013) identified the relationship between training and development which include the following:

- i. Training can be measured objectively as against development. It is easy for any assessor to determine what an employee could not do before a training programme and what such an employee could do after receiving training but development is subjective. Development focuses on achieving positive change in mannerism, attitudes, perceptions and beliefs. Development not only provides skills, it also changes the way the individual thinks and reasons.
- ii. As pointed out above, training is narrow in scope while development covers a wider scope. Consequently, training can achieve its objective(s) within a very short time-frame but development links as it is to intellectual growth, takes much longer.
- iii. Training is mechanical while development is both mechanical and humanistic.

Training and development are both dependent on the signals given by performance appraisal. In spite of the fact that performance appraisal has suffered attacks from scholars, the roles of performance appraisal in the success of training and development cannot be underestimated.

III. METHODOLOGY

This section covers the methodology used in the study. It also clarified how the identified research problems were solved using the appropriate research methods. The study was carried out in the Federal Teaching Hospitals in Southwestern geo-political zone of Nigeria. This was because these hospitals had similar experiences in terms of training the intending retirees. These hospitals were University College Hospital (UCH), Ibadan; Obafemi Awolowo University Teaching



Hospitals Complex (OAUTHC), Ile-Ife and Lagos University Teaching Hospital (LUTH), Lagos, while the Federal Medical Centre (Federal Teaching Hospital) Ido Ekiti, have not been enlisted as at the time of this study.

The population of the study consisted of all categories of retirees who had benefited from the scheme in the three selected teaching hospitals being studied. These are: Three (3) Executive Officers (The President, Secretary and the Public Relation Officer) of Association of Federal Health Pensioners of Nigeria in each of the hospitals because they were directly involved in the pre-retirement training of the retirees; Pension Desk Officer in each of the hospitals, because they headed the coordinating office in each of the teaching hospitals; Director of Administration in each of the hospitals as they administered and kept the records of the retirees on the training scheme; Head of Research and Development Units of Bureau of Public Service Reforms (BPSR) in Ibadan and Lagos Office being the office coordinating the training scheme. This allowed for clarification on salient pension and retirement matters, especially the role of the government to better the lot of retirees in the study areas. Therefore, the population for this study for questionnaire administration as derived from the research carried out by the researcher was distributed as follows: University College Hospital (UCH), Ibadan, (508); Obafemi Awolowo University Teaching Hospitals Complex (OAUTHC), Ile-Ife, (632)

and Lagos University Teaching Hospital (LUTH), Idi Araba, (544), totaling 1,684. Since the number of retirees varies across the three hospitals, probability proportional to size technique was used in order to have balanced views of the respondents. A sample of 337 (20%) respondents was drawn for questionnaire administration and the data collected were analysed using descriptive statistics.

a) *Sampling Technique and Sample Size*

Since the number of retirees varies across the three hospitals, probability proportional to size technique was used in order to have balanced views of the respondents. A sample of 337 (20%) respondents was drawn for questionnaire administration. The study covered the three (3) Federal University Teaching Hospitals in Southwestern Nigeria because these hospitals were the Federal University Teaching Hospitals in Southwestern Nigeria, where retirees have directly benefited from the scheme. The distribution was as follows: UCH, 102; OAUTHC, 126; and LUTH, 109. The sample size was drawn from the nominal roll of each hospital. The distribution of the population and sample size was as shown in tables 3.1 and 3.2. In addition to this, interviews were conducted with 17 purposively selected respondents, who were representatives of management of the teaching hospitals and respective stakeholders as also presented in table 3.3.

Table 3.1: Retirees between 2009 and 2016 in the study areas

YEARS	UCH	OAUTHC	LUTH
2009	61	90	63
2010	56	92	65
2011	70	71	60
2012	65	70	65
2013	60	68	62
2014	74	75	75
2015	60	77	74
2016	62	89	80
Total Population	508	632	544

Source: *Fieldwork, 2017*

Note: The figure for the retirees was as obtained from the nominal roll of the Pension Desk Office in each of the Federal Teaching Hospitals.

Table 3.2: Table showing Categories of Retirees on the Nominal Roll

Categories	UCH	OAUTHC	LUTH
Nurses	51	65	56
Administrative Officers	56	75	63
Civil Engineers	48	53	52
Bio-medical	47	58	48
Medical Laboratory Scientists	51	57	55
Pharmacists	52	56	52
Accountants	42	51	45
Executive Officers	54	72	66

Clerical Officers	62	83	55
Health Attendants	45	62	52
Total population	508	632	544
Sample size (20%)	102	126	109

Source: Fieldwork, 2017

Note: The figure for the retirees was as obtained from the nominal roll of the Pension Desk Office in each of the Federal Teaching Hospitals.

Table 3.3: Respondents interviewed

Serial Number	Respondents	Number
1	Pension Desk Officer in UCH	1
2	Pension Desk Officer in OAUTHC	1
3	Pension Desk Officer in LUTH	1
4	Director of Administration in UCH	1
5	Director of Administration in OAUTHC	1
6	Director of Administration in LUTH	1
7	Executive Officers of Association of Federal Health Pensioners of Nigeria in UCH	3
8	Executive Officers of Association of Federal Health Pensioners of Nigeria in OAUTHC	3
9	Executive Officers of Association of Federal Health Pensioners of Nigeria in LUTH	3
10	Head of Research BPSR Office in Ibadan	1
11	Head of Research BPSR Office in Lagos	1
	TOTAL	17

Source: Fieldwork, 2017

IV. DATA PRESENTATION AND ANALYSIS

a) Assessment of the Pre-retirement Programmes

This section assessed the methods and mechanisms put in place for pre-retirement training using retirees of the teaching hospitals as case study. To achieve this, both questionnaire and interviews were utilised. The section of the questionnaire dedicated to the objective contains six (6) items as shown in table 1. The items were: provision of vocational and entrepreneurial training; design of training programme in line with labour market demands; and preparation of business plan to prevent retirees from gambling. Others were assistance to retirees to develop an investment plan; exposure to ICT skills; and availability of apprenticeship training in traditional fields.

The programmes were assessed in terms of their adequacy. The respondents were asked to assess each item and rate its implementation on a 4-level scale of 'very adequate', 'adequate', 'inadequate' and 'very inadequate'. On the provision of vocational and entrepreneurial training, 73.8% of the respondents rated it as very adequate and simply adequate. This was against the 26.2% that rated it as inadequate or very inadequate. The simple interpretation of this was that although, adequate provisions were made for vocational and entrepreneurial trainings, there were yet areas of deficiency and that must have informed 26.2% of the respondents that considered the provision as inadequate.

Next to this is the adequacy of the training programmes in line with what labour market demands. As shown in table 1, 70.8% of the respondents rated it

as very adequate and simply adequate. The remaining 29.2% rated it as inadequate and very inadequate. Just like the first item, the design of the training programmes in line with what labour market demands can be considered adequate but with need for improvement in some areas. In terms of the preparation of business plans to prevent retirees from gambling, findings revealed that 70.7% of the respondents rated the training programmes as very adequate and simply adequate and remaining 29.3% considered it inadequate.

The foregoing three methods were the most highly rated. Other three methods, namely: assistance to retirees to develop an investment plan; exposure to ICT skills; and availability of apprenticeship training in traditional fields equally have more respondents rating them adequate than inadequate. However, the ratings varied in percentage. Assistance to retirees to develop an investment plan was rated adequate and very adequate by 67.1% of the respondents while exposure to ICT skills and availability of apprenticeship training in traditional fields were each rated adequate/very adequate by 59.0% and 59.1% respectively.

From the foregoing, the summary is that although all the six (6) methods under consideration were considered adequate in terms of relevance and implementation, the levels of adequacy vary across board. It can also be inferred that the implementation of some of the programmes has to be reviewed. For instance, exposure to ICT skills and availability of apprenticeship training in traditional fields, where 41% and 40.9% of the respondents respectively claimed that

the implementation was not adequate, there was a noticeable implementation gap.

Table 1: Table showing the assessment of Pre-retirement Training Programmes.

Programmes	Responses	Frequency	Percent	Cumulative Percent
Provision of vocational and entrepreneurial training	Very Adequate	92	38.8	38.8
	Adequate	83	35.0	73.8
	Inadequate	46	19.4	93.2
	Very Inadequate	16	6.8	100.0
	Total	237	100.0	
Design of training programme in line with labour market demands	Very Adequate	79	33.5	33.5
	Adequate	88	37.3	70.8
	Inadequate	56	23.7	94.5
	Very Inadequate	13	5.5	100.0
	Total	236	100.0	
Preparation of business plan to prevent retirees from gambling	Very Adequate	83	34.7	34.7
	Adequate	86	36.0	70.7
	Inadequate	54	22.6	93.3
	Very Inadequate	16	6.7	100.0
	Total	239	100.0	
Assistance to retirees to develop an investment plan	Very Adequate	58	24.5	24.5
	Adequate	101	42.6	67.1
	Inadequate	55	23.2	90.3
	Very Inadequate	23	9.7	100.0
	Total	237	100.0	
Exposure to ICT skills	Very Adequate	56	24.1	24.1
	Adequate	81	34.9	59.0
	Inadequate	67	28.9	87.9
	Very Inadequate	28	12.1	100.0
	Total	232	100.0	
Availability of apprenticeship training in traditional fields such as dress making, agriculture, banking, confectionaries, catering services etc	Very Adequate	53	22.4	22.4
	Adequate	87	36.7	59.1
	Inadequate	61	25.7	84.8
	Very Inadequate	36	15.2	100.0
	Total	237	100.0	

Source: Fieldwork, 2018



b) Institutional Comparison of the Implementation Methods

The above analysis combined the data collected from retirees through questionnaire across the three teaching hospitals. It was necessary to have a cross tabulation analysis showing hospital by hospital situations that would allow for institutional comparison of the implementation methods as presented in Table 2 below. The table showed the ratings by the respondents from Obafemi Awolowo University Teaching Hospitals Complex (OAUTHC) being the highest in all cases except in 'availability of apprenticeship training in traditional fields', where it came second after University College Hospital (UCH).

Another discovery from the hospital by hospital analysis, as shown in table 2 was that implementation methods in Lagos University Teaching Hospital (LUTH)

were not as adequate as they were in the other two institutions. In the case of LUTH, a little above half (50%) of the respondents rated five (5) of the methods as adequate/very adequate, while the rest claimed they were not adequate. On the last method shown in the table, 'availability of apprenticeship training in traditional fields', more than half of the respondents (52%) rated it as inadequate/very inadequate.

We may conclude from the foregoing that although the implementation methods were largely adequate, the levels of adequacy varied across the teaching hospitals. Equally, the results from LUTH were not as encouraging as those from the other two teaching hospitals. This is because where close to half of the supposed beneficiaries of the programme claimed the methods of implementation of the programme were not adequate, it called for concern.

Table 2: Institutional Comparison of the Assessment of the Pre-retirement Training Programmes

Methods	Responses	Hospitals						Total	
		UCH		OAUTHC		LUTH			
		Frequency	%	Frequency	%	Frequency	%	Frequency	%
Provision of vocational and entrepreneurial training	Very Adequate	32	45.1	42	45.2	18	24.7	92	38.8
	Adequate	23	32.4	35	37.6	25	34.2	83	35.0
	Inadequate	9	12.7	14	15.1	23	31.5	46	19.4
	Very Inadequate	7	9.9	2	2.2	7	9.6	16	6.8
	Total	71	100.0	93	100.0	73	100.0	237	100.0
Design of training programme in line with labour market demands	Very Adequate	28	39.4	40	43.5	11	15.1	79	33.5
	Adequate	26	36.6	35	38.0	27	37.0	88	37.3
	Inadequate	12	16.9	15	16.3	29	39.7	56	23.7
	Very Inadequate	5	7.0	2	2.2	6	8.2	13	5.5
	Total	71	100.0	92	100.0	73	100.0	236	100.0
Preparation of business plan to prevent retirees from gambling	Very Adequate	29	40.8	34	35.8	20	27.4	83	34.7
	Adequate	23	32.4	43	45.3	20	27.4	86	36.0
	Inadequate	12	16.9	15	15.8	27	37.0	54	22.6
	Very Inadequate	7	9.9	3	3.2	6	8.2	16	6.7
	Total	71	100.0	95	100.0	73	100.0	239	100.0
Assistance to retirees to develop an investment plan	Very Adequate	20	28.2	24	25.5	14	19.4	58	24.5
	Adequate	31	43.7	45	47.9	25	34.7	101	42.6
	Inadequate	13	18.3	20	21.3	22	30.6	55	23.2
	Very Inadequate	7	9.9	5	5.3	11	15.3	23	9.7
	Total	71	100.0	94	100.0	72	100.0	237	100.0
Exposure to ICT skills	Very Adequate	16	22.5	26	28.3	14	20.3	56	24.1
	Adequate	29	40.8	35	38.0	17	24.6	81	34.9
	Inadequate	17	23.9	23	25.0	27	39.1	67	28.9

	Very Inadequate	9	12.7	8	8.7	11	15.9	28	12.1
	Total	71	100.0	92	100.0	69	100.0	232	100.0
Availability of apprenticeship training in traditional fields	Very Adequate	17	23.9	20	21.5	16	21.9	53	22.4
	Adequate	29	40.8	36	38.7	22	30.1	87	36.7
	Inadequate	15	21.1	26	28.0	20	27.4	61	25.7
	Very Inadequate	10	14.1	11	11.8	15	20.5	36	15.2
	Total	71	100.0	93	100.0	73	100.0	237	100.0

Source: Fieldwork, 2018

c) Global Assessment Pattern of the Training Programmes

Table 3 shows the global assessment pattern of the training programmes as gathered from the three hospitals. This was obtained by taking the average percentage of respondents for each level of rating across the six programmes. On the average, 29.7% of the respondents rated the implementation methods as very 'adequate' and 37.1% rated them as simply 'adequate', totalling 66.8%. On the other hand, 23.9% of

the respondents rated the implementation methods as simply 'inadequate' and 9.3% rated them as 'very inadequate', totaling 33.2%.

The above confirms the earlier submission of this study that although all the six (6) programmes under consideration were considered adequate in terms of relevance and implementation but with the levels of adequacy varying across methods and that the implementation of some of the programmes needed to be reviewed.

Table 3: Global Assessment Pattern of the Pre-retirement Training Programmes.

Methods	Very Adequate (%)	Adequate (%)	Inadequate (%)	Very Inadequate (%)	Total (%)
Provision of vocational and entrepreneurial training	38.8	35.0	19.4	6.8	100
Design of training programme in line with labour market demands	33.5	37.3	23.7	5.5	100
Preparation of business plan to prevent retirees from gambling	34.7	36.0	22.6	6.7	100
Assistance to retirees to develop an investment plan	24.5	42.6	23.2	9.7	100
Exposure to ICT skills	24.1	34.9	28.9	12.1	100
Availability of apprenticeship training in traditional fields such as dress making, agriculture, banking, confectionaries, catering services etc	22.4	36.7	25.7	15.2	100
Average	29.7	37.1	23.9	9.3	100
	66.8		33.2		100

Source: Fieldwork, 2018

The questionnaire administered contains open-ended parts. Some of the respondents provided information in the parts, which were used to triangulate the information provided in the close-ended parts. With respect to the implementation methods of the training programme, respondents made some important observations, which may be adjudged to be responsible for some gaps earlier discussed. One of the observations is timing. This was commonly observed by the respondents. They were of the view that the period for carrying out the pre-retirement training is very short. A respondent from OAUTHC specifically stated that "we were only able to attend a 5-day seminar/workshop which was organised three or four years before our retirement." A popular position of the retirees was that the training should commence five years before retirement.

Another fundamental issue raised was poor or no provision for practical exposure to the theoretical trainings. Many of the respondents claimed that they had no practical exposure, which they believed was necessary for realisation of the expected impact of the programme. According to a retiree from LUTH, "there was in fact, no pre-retirement training whatsoever. However, some lectures/trainings were given about how to spend our money and the type of business to engage in, basic".

The study does not entirely rely on questionnaire as the only primary data source. Interviews were conducted with three (3) Executive Officers (The President, Secretary and the Public Relation Officer) of Association of Federal Health Pensioners of Nigeria in each of the hospitals as they were directly involved in the pre-retirement training

programmes; Pension Desk Officer in each of the hospitals, who headed the coordinating office in each of the teaching hospitals; Director of Administration in each of the hospitals as they administer and keep the records of the retirees on the training scheme; and Head of Research and Development Units of Bureau of Public Service Reforms (BPSR) (Ibadan and Lagos Office) being the office coordinating the training programmes.

In relation to the methods of implementation of the pre-retirement training programme, the interviewees were asked three (3) specific questions: First, they were asked to describe the types and implementation methods of pre-retirement training programmes put in place to target the welfare condition of retirees; second, they were asked to assess the implementation of the programme; and third, whether or not there was any form of assistance rendered to the retirees to develop an investment plan.

The analysis of the responses of the interviewees on the types and implementation methods of pre-retirement training programmes showed that the training came in two different forms. One was institutional organised (in-house) pre-retirement training and the other came from outside the institutions; specifically National Pension Commission, Bureau of Public Service Reform, Pension Fund Administrators and MDAs. It was further revealed that the training, in scope, covered training in management of health and leisure in retirement, time and self management in retirement, financial planning, pragmatic approach to starting small scale businesses, advisory council in investment options and advice on feasibility studies. The specific vocations covered include establishment of poultry of different kinds, beans plantation, palm tree plantation and fish ponds.

On interviewees' assessment of the implementation of the programme, there were mixed reactions. While some saw some levels of performance and encouragement in the implementation, a few others scored the programme low as far as implementation is concerned. Among the positive ones were responses like "the implementation has been encouraging", "very good" "there has been assistance from the lecturers based on consultation anytime" and so on. The UCH Pension Desk Officer specifically described the implementation as partially excellent. On the other side, some did not see the implementation as encouraging. For instance, a representative of BPSR, Ibadan said the BPSR organised pre-retirement trainings had helped the retirees while the in-house scheme is still on course. Lastly, on whether or not there is any form of assistance rendered to the retirees to develop an investment plan, it was revealed that the programme was purely training and investment advice. There was no financial assistance attached. Summing up the analysis on investigation of methods and mechanisms put in place for the pre-retirement training programme in Federal

Teaching Hospitals in Southwestern Nigeria; the implementation has recorded a level of success but with much still needed to be put in place.

V. CONCLUDING REMARKS

Retirement from active civil service is inevitable in the life of every public officer. It is compulsory that every worker must reach this stage whether he/she prepares for it or not. It is expedient here to embark on pre-retirement training as prescribed in this study. Some of the basic challenges faced by the retirees in Nigeria include problems associated with planning and management, the exit stage, corruption at the pension board, discrimination by the society, domestic violence within the family and sudden death, among others. Some of the solutions to these problems include adequate planning during retirement, period of retirement itself, financial needs during retirement, and expected income during retirement, estimating your sources of income, developing new groups of friendship among others. It is eminent that the pre-retirement training and welfare of retirees' in federal parastatals cannot be overemphasised. Therefore, the study concluded that the pre-retirement training programme resulted in improved welfare of retirees in the teaching hospitals in southwestern Nigeria.

VI. RECOMMENDATIONS

Arising from the findings, the following recommendations are offered so as to help in the administration of pre-retirement training programmes, and improve on their implementation.

- Government should put adequate plan in place to maintain all the methods and mechanisms in order to meet the intending goals of the programme especially in the area of ICT.
- For the impacts to be felt equally, government should bridge the gap among various parastatals under the training programme.
- To overcome most of the challenges, government should be more consistent and help to consolidate programmes for the management of life after retirement. In other words, they must put in place post-retirement welfare packages especially social and medical care capable of making lives of retirees comfortable.

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