



RESEARCH ARTICLE

Impacts of Pre-Retirement Training on the Welfare Condition of Retirees in Selected Federal Teaching Hospitals in South-Western Nigeria

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ARTICLE INFO	ABSTRACT
Received: Jul 17, 2024 Accepted: Sep 27, 2024	This program focuses on the well-being of aspiring Nigerian public service retirees whose lives have been positively influenced by the training that the Federal Government has introduced. This research addressed the impacts of pre-retirement training on the welfare condition of retirees and the intending retirees of selected Federal Teaching Hospitals in Nigeria. Human Capital Theory was adopted as the theoretical framework of analysis. The study adopted a descriptive survey research design. Primary and secondary data sources were utilised to gather the required information for the study. The population of the study was based on 1,684 respondents. The study adopted a quantitative method of data analysis using a frequency distribution table, straightforward percentages, and chi-square. This study finds out the need to start pre-retirement training early. Therefore, retirement from active civil service is an absolute necessity for all public officers whether they are ready or not, i.e., it is a period that every employee must undoubtedly pass through. The potential retirees' apathy was frequently caused by government inconsistencies in the program's organisation; therefore, the government must take retirees' motivation and encouragement very carefully. Retirees should constantly subject themselves to immediate consultation of a medical professional or counsellor when feeling depressed; they should be open to doing business in their area of interest that fits their lifestyle after retirement. This study unveils the benefits of pre-retirement training on retirees' welfare and aims at policies that would promote/support this training for health workers in Nigeria.
Keywords	
Impacts	
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INTRODUCTION

Since its inception, the Nigerian public sector has experienced several reforms, including pensions, monetisation, ministry reorganisation and relocation, and anti-corruption initiatives. The public sector, including its institutions and how they were run, collapsed for several reasons, including the extended military regime. Nigeria's public service has undergone several stages of adjustments and reforms through restructuring since the return to civil administration in 1999, as has the larger community (Baburu, 2003). Therefore, life is in phases that come in sequence, such as periods of

birth, childhood, adulthood and old age. People go to school, learn a trade, secure employment, or embark on a chosen vocation between these stages. People eventually reach a point in their lives when they can no longer perform tasks in the same manner that they once could. This can result from their lack of ability to handle them or the fact that it is no longer lucrative to do so.

Retirement life is not immune to this fundamental truth about life, which is one of the most significant aspects of existence: no matter the phase, life is full of chances and problems, coupled with inadequate care for workers in Nigeria (Bande, 2001). The welfare of the workforce is still another aspect to consider. The term refers to various services, benefits, and facilities employers provide to their workforce. Welfare measures do not have to be financial; they can take many forms, including food, housing, transportation, medical insurance, and allowances. Other aspects of employee welfare include monitoring working conditions, fostering industrial harmony through infrastructure for health and industrial relations, and providing insurance to workers and their families.

Employers provide employees with a quality of life worth living through these generous benefits; however, despite the commendable nature of these welfare packages, employers in the public and private sectors have not kept up with providing their employees with them. This has had a significant negative impact on retirees both during their active service years and after retirement. Another reason for the public servant's fear and anxiety may be their uncertainty about whether their employers will fulfil their responsibility under the terms of employment, including paying gratuities and life pensions. Public workers are also still determining the possibility of a positive legacy between them and their previous employers once they leave office. Moreover, this study examines the impacts of pre-retirement training and skill acquisition for the retirees of Federal Teaching Hospitals in Southwestern Nigeria. The primary goal of this training is to ensure that retirees can supplement their monthly pension earnings so that their standard of living does not decline from what it was during their active service years. Therefore, on this background, this study examines the impacts of pre-retirement training on the welfare condition of retirees in selected federal teaching hospitals in southwestern Nigeria.

Problem Statement

The retirees' concerns have been typically nervous since they are unsure what the future will bring. They are constantly reassured during training that there will be little difference between life in retirement and life while serving active duty. The democratic system and institutions are fragile due to poor electioneering in selecting political leaders (Chukwudi, Osimen, Ezebuilo & Adi, 2024). Thus, the retirees have already made plans by opening retirement savings accounts for themselves, and the managers of these accounts will ensure that their benefits, such as monthly pensions, are paid as promised (Olejeme, 2016).

Additionally, the pension system in Nigeria has failed many retirees in the past and present, as this is attributed to several factors. According to Basse, Etim, and Asinya (2008), among other things, inadequate fund build-up, lousy supervision, high levels of corruption and embezzlement of pension funds by those in charge of their administration, and poor pension fund administration have all been blamed for the shortcomings of earlier pension schemes in Nigeria.

In addition, the training aims to ensure retirees enjoy quality lives after retirement, notwithstanding that their monthly pension may need to be increased for their salary during active service. However, this problem requires a solution, such as organising pre-retirement training to improve the retiree's welfare conditions. Therefore, against these backdrops, this study assesses the impacts of pre-retirement training on the welfare condition of retirees in selected federal teaching hospitals in southwestern Nigeria. Thus, the following research questions were developed to guide this study:

What are the impacts of pre-retirement training on the welfare condition of retirees in the selected teaching hospitals in Southwestern Nigeria?

What measures are available for management to address the issues of pre-retirement training in Nigeria?

Objectives of the Study

The study seeks to achieve the following specific objectives:

- To find out the impacts of pre-retirement training on the welfare condition of retirees in the selected teaching hospitals in Southwestern Nigeria.
- To recommend measures to assist management in ways, methods, or strategies to address pre-retirement training and enhance its functionality.

Hypotheses

The hypothesis that guides this study is stated below:

H₀: The pre-retirement training had no significant positive impact on the welfare condition of retirees in the selected teaching hospitals.

H₁: The pre-retirement training significantly impacted the welfare condition of retirees in the selected teaching hospitals.

LITERATURE REVIEW

The study examined the literature that was already in existence on pre-retirement, retirement, post-retirement planning, and other significant pension and training-related topics in Nigeria under this section. Maji (2014) wrote extensively about retirement plans in Baba, Garba, and Zakariyah (2015). According to Maji, putting specific capital or income-generating production or service outputs in place before retirement is necessary for a pleasant and fulfilling post-retirement existence. Nigeria's economy is confronting significant obstacles that every aspirational worker in the twenty-first century should know. Therefore, Pre-retirement planning techniques are necessary to avoid and control retirement's upcoming hardships and stress. Employee retirement plans are essential, mainly because the minimum pay in Nigeria is much below what is considered a livable income. According to Maji, planning is the initial step in the retirement management process. One cannot stress how important it is to plan for retirement according to company policy and to be ready for it.

Eyibe and Eyibe (2000) emphasised that planning will help a person consider all the aspects of retirement life and pursue reality from the beginning. According to initial planning, enough social security should be set aside for post-retirement life. Retirement living will be better in the future after this is completed. Additionally, it improves the retiring officer's odds of living a long life. Because the retiring officer will not depend on typical family arrangements for a place to live, money, or other social security benefits after retirement, planning helps make retirement meaningful. Put another way, employees should establish their pension plan in addition to the dysfunctional government one. Baba et al. (2015) noted Kolawole and Mallum's (2004) observation that retirement dissatisfaction and anxiety can be reduced with proper planning. Globally, it is also observed that employees who do not make retirement plans inevitably face preventable issues in their post-retirement years, including boredom, financial anxiety, distress, loss of social connections with coworkers, feelings of discontent, and unfulfilled life.

Planning for retirement should begin as soon as a person joins the federal service, according to Sule (2006). It follows that retirement plans can be made before the final retirement benefits. Retirement preparation is essential, even as one plans for one's family. The retirement plan for employees should consider the ideal family size or the number of comfortably supported children. Retirees find it inconvenient to continue having children after retirement, which can add to their financial load. Agada (2006) also noted that retirement planning receives sufficient attention to ensure that retirees transition smoothly. Good health in the post-retirement years, sufficient security provisions for life

after retirement, the provision of a job or hobby by relieving the burden of idleness in the post-retirement years, decreased concern for money, and the elimination of feelings of being valuable and unwelcome are all attendant opportunity benefits of an efficient and functional retirement plan. According to the findings of an empirical study by Ubangha and Akinyemi (2005) on the attitude of teachers in the Lagos metropolis towards retirement planning and retirement anxiety, 65% of the teachers said they would be willing to continue teaching after retirement if given the chance.

According to Petters and Asuqu's (2008) study, which looked at the work role attachment and retirement intentions of public-school teachers in Calabar, Nigeria, teachers who are effectively committed, attached, and involved in their work frequently plan to take up a part-time job after retiring from active service. In contrast, teachers who are not attached to their jobs display no such intentions. Bello's (2018) study indicates that teachers who lack attachment, commitment, or involvement in their work may have early retirement in mind. Furthermore, passionate individuals will want to work until the required retirement age or number of years of service arrives. Thus, it was suggested that teachers receive pre-retirement counselling early in their careers, during which retirement's psychological and financial implications should be covered. Thus, a solid foundation must be established to guarantee a comfortable landing and remove retirement fears. This foundation must be laid gradually, with the preparation needed for:

A Home into Which to Retire:

Deciding to build a retirement home should come first for a secure retirement. While still in service, resources should be dedicated to this decision and made early enough. Considering all Nigerian workers' desires, this decision is difficult to make. According to Akeni (2008), this is the point at which the opportunity cost economic principle comes into play. This idea deals with the losses someone incurs when acquiring something (like a house) later. We understand that a small percentage of retirees can build a home when they retire. A public government servant is expected to retire into a rented or (native) family home even if he cannot make it. Regardless of the approach, the retiree must know that his income will inevitably fluctuate during retirement and that a new retirement lifestyle will naturally emerge. This knowledge is crucial because it will enable retirees to decide about staying in their current housing, moving within the confines of their previous housing, or returning to their native country (Akeni, 2008; Jumaa et al., 2024).

Retirement Financial Plan:

Retirement requires a significant adjustment to lifestyle. Therefore, a financial plan that balances the pension with the new standard of living must be created. It is essential to understand that retirement planning revolves around finances. After retirement, achieving physical goals will be simpler if enough resources are accessible. Therefore, a financial plan is crucial to Uzoka and Bayode's (2010) work and should address questions like: How will the retirement life be financed? What is the flow of the retirement fund, lump sum or piecemeal? What is the present dependent family size that can be used to finance retirement? What is the size of the retiree's fund to satisfy the retirement desires? Can the retirement fund finance previous consumption patterns? How regular is the accessible retirement fund? How do you bridge the gap between desires and what is available?

Retirement Savings Account and Investment:

Each employee should prioritise opening a retirement savings account as soon as possible, either with a reputable informal financial institution such as a thrift or credit society or another financial welfare or security scheme and investing in good sources. Other avenues for savings and investments include opening an account with a commercial bank, purchasing shares in reputable trading companies, investing in landed properties, and other options. When an employee retires, their savings will serve as a foundation for starting a business that will enable them to earn a living after retirement. Investing in this type of business early in one's working life is advised so that the capital

and dividend can be high. Dalang (2006) noted that retirees' fortunes can be improved in their post-retirement years if their meagre prior savings are combined with gratuity and pension benefits and invested in a profit-oriented enterprise. Nonetheless, it is essential to exercise prudence when investing, particularly the concept of 'carrying one's egg in one basket,' which means not putting all your investible funds into a single investment but distributing them among several portfolios to reduce risk.

Invest in Small Sideline Business:

Those who want to avoid starting a retirement savings account should consider making small-scale side business investments. These are commonly known as small-scale enterprises. They include owning and operating restaurants, computer services, telecommunication or GSM services, home service delivery, cake baking, beautifying and decorating, hair salons or barbershops, transportation businesses, bands or choruses, theatre troupes, schools, consulting firms, companies that deal with environmental sanitation, recreation, snail mail and table water, among other things. These careers can spur economic growth and development, generate wealth, and give young people job possibilities (Ezebuilo, 2023). It is important to note that these undertakings can contribute to the retiree's improved health (Bayode, 2010; Waheed et al., 2010).

Agada (2006) believed that having a small side business can provide additional income to make life more comfortable after retirement. Furthermore, there is room for development or enlargement. Nonetheless, employees who choose to operate a side business must follow the rules set forth by the government. When the constructions are on the ground in retirement, the retiree can lean on them, alter them to their liking, and engage their bodies and minds. It should be mentioned at this point that the body slows down its metabolism. At the same time, it is inactive, which can result in a variety of illnesses (such as osteoarthritis, hypertension, diabetes mellitus, obesity, etc.). Such participative activities can help retirees maintain their health during retirement rather than age more quickly.

According to Nwachukwu's (2003) statement, retirees should prioritise healthy mental, physical, and even spiritual pursuits in addition to retirement income. The economics of healthcare in retirement is a practical approach to maintaining health. It involves making the best use of resources available in a retiree's surroundings or neighbourhood for a healthy lifestyle. When he retires, a working employee hopes his monthly pay will satisfy his basic needs. However, such optimism may be jeopardised if the salary is terminated. As mentioned, post-retirement is one more stage of life linked to health, physical fitness, and income changes. Reviewing previous and current learning necessitates an exceptionally sophisticated intellectual grasp to pinpoint research topics, goals, and action plans. However, it must be recognised that pre-retirement counselling's effectiveness as a technique for mitigating the effects of retirement and future planning rests in large part on how potential users perceive it and react to it.

Theoretical Framework

This study adopted the Human Capital Theory as the theoretical framework of analysis. The human capital theory was first developed by economists such as Gary Becker and Jacob Mincer in 1964 in their book "Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education." However, the theory has been revised and refined and is an influential framework for understanding the relationship between education, training, and welfare outcomes.

Nevertheless, this theory views education and training as investments in human capital, which can lead to greater productivity and higher wages. The theory suggests that individuals make investment decisions based on the expected returns from their investments in human capital. The return on these investments is determined by factors such as the individual's ability and motivation and the economic environment. This theory posits that education and training can be seen as investments in human capital, which can lead to better employment opportunities and improved welfare outcomes.

However, an essential aspect of the human capital theory is that the return on investment in human capital is financial and non-financial. Individuals may benefit from investing in their human capital, such as improved health, more fulfilling relationships, and better social status.

It may be helpful to apply this theory to understand how pre-retirement training could help improve retirees' welfare conditions. Therefore, using the human capital theory in this study involved looking at the specific impacts of pre-retirement training on retirees' welfare in the selected federal teaching hospitals in Southwestern Nigeria. This includes looking at the effects of the training on retirees' physical and mental health, social relationships, financial security, and overall life satisfaction. The analysis also considers the institutional factors that influence the effectiveness of the training, such as the quality of the training program, the availability of resources, and the support of the hospital administration. The human capital theory suggests that pre-retirement training could increase retirees' welfare by improving their job prospects and earning potential. For example, better health and more fulfilling relationships could contribute to a better overall quality of life in retirement.

METHODOLOGY

This study adopted a descriptive survey method. The study also used primary and secondary data sources, i.e., questionnaires, interviews, newspapers, news magazines, online sources, textbooks, journals, etc. The study employed a quantitative method of data analysis using a frequency distribution table, straightforward percentages, and chi-square. The study's population comprised 1,684 respondents from UCH, Ibadan (508); OAUTHC, Ile-Ife (632); and LUTH, Idi Araba (544). The probability proportional to size technique was employed to ensure that the respondents' perspectives were balanced, given the variations in the number of retirees among the three hospitals. However, 337 (20%) respondents were selected as a sample to administer the questionnaire. Because the three (3) Federal University Teaching Hospitals in Southwest Nigeria were Federal University Teaching Hospitals whose retirees had benefited directly from the programme, these hospitals were included in the study. The following was the distribution: LUTH, 109; OAUTHC, 126; and UCH, 102. The sample size was selected based on each hospital's nominal roll. The study employed a quantitative method of data analysis. Statistical methods like frequent tables, straightforward percentages, and chi-square were used as significant data analysis tools for the collected data.

Data Presentation and Analysis

Table 1a: Impacts of the Pre-retirement Training Programme on Retirees in the Teaching Hospitals

Impact	Responses	Frequency	Percentage	Cumulative Percentage
Acquainting retirees with the nature of life after retirement	Much Impact	73	30.7	30.7
	Fair Impact	131	55.0	85.7
	Weak Impact	23	9.7	95.4
	No Impact	11	4.6	100.0
	Total	238	100.0	
Helping Retirees with the knowledge of how and where to invest	Much Impact	60	25.1	25.1
	Fair Impact	135	56.5	81.6
	Weak Impact	28	11.7	93.3
	No Impact	16	6.7	100.0
	Total	239	100.0	
Enhancing income-generating activities of retirees	Much Impact	55	23.3	23.3
	Fair Impact	130	55.1	78.4

	Weak Impact	38	16.1	94.5
	No Impact	13	5.5	100.0
	Total	236	100.0	
Facilitating re-integration of retirees into society to live a fruitful retirement life	Much Impact	51	21.8	21.8
	Fair Impact	124	53.0	74.8
	Weak Impact	48	20.5	95.3
	No Impact	11	4.7	100.0
	Total	234	100.0	
Equipping retirees with skills and knowledge to handle the stress of post-retirement life	Much Impact	50	21.4	21.4
	Fair Impact	102	43.6	65.0
	Weak Impact	64	27.4	92.3
	No Impact	18	7.7	100.0
	Total	234	100.0	
Helping retirees to augment their monthly pension earnings so that their standard of living is maintained (sufficient retirement income)	Much Impact	49	20.6	20.6
	Fair Impact	84	35.3	55.9
	Weak Impact	86	36.1	92.0
	No Impact	19	8.0	100.0
	Total	238	100.0	

Source: Researchers' Fieldwork (2024).

Table 1b: Impacts of the Programme

Impact	Responses	Frequency	Percentage	Cumulative Percentage
Assisting retirees to be self-sufficient and reliant	Much Impact	48	20.5	20.5
	Fair Impact	70	29.9	50.4
	Weak Impact	84	35.9	86.3
	No Impact	32	13.7	100.0
	Total	234	100.0	
Providing retirees with skills for prudent management of their resources	Much Impact	49	20.8	20.8
	Fair Impact	75	31.8	52.5
	Weak Impact	89	37.7	90.3
	No Impact	23	9.7	100.0
	Total	236	100.0	
Nurture and education of children	Much Impact	49	20.9	20.9
	Fair Impact	83	35.3	56.2
	Weak Impact	67	28.5	84.7
	No Impact	36	15.3	100.0
	Total	235	100.0	
Family feeding/health needs/clothing etc	Much Impact	51	21.8	21.8
	Fair Impact	99	42.3	64.1
	Weak Impact	51	21.8	85.9

	No Impact	33	14.1	100.0
	Total	234	100.0	
Sufficient rest periods				
	Much Impact	62	26.2	26.2
	Fair Impact	95	40.1	66.2
	Weak Impact	57	24.1	90.3
	No Impact	23	9.7	100.0
	Total	237	100.0	
Personal house/shelter				
	Much Impact	56	23.5	23.5
	Fair Impact	98	41.2	64.7
	Weak Impact	56	23.5	88.2
	No Impact	28	11.8	100.0
	Total	238	100.0	

Source: Researchers' Fieldwork (2024).

Tables 1a and 1b revealed that "acquainting retirees with the nature of life after retirement" was ranked highest, with 85.7% of the respondents admitting the effect is either much or somewhat. Assisting retirees in learning where and how to invest comes in second place, as 81.6% of the respondents acknowledged this. "Improving retirees' income-generating activities" comes in third place with 74.8%, while "facilitating retirees' re-integration into business activities to live a fruitful retirement life" comes in fourth place with 74.8%. The pre-retirement training plan is, with 66.2% of the respondents, attributable to a "sufficient rest period." Basic needs like clothing, health care, and nutrition for the family with 64.1% of respondents rank the Ease of raising and teaching children with 56.2%, while assisting seniors in increasing their monthly pension earnings with 55.9% and giving retirees the tools to manage their finances wisely 52.5% and helping them become independent with 50.4%. Considering those above, some respondents experienced the twelve anticipated effects of the pre-retirement training programme. Those who claimed it had weak or no impacts are, at most, less than 50% of the respondents.

Table 2a: Institutional Comparison of the Impacts

Impact	Responses	Hospitals						Total	
		UCH		OAUTHC		LUTH		Frequency	%
		Frequen cy	%	Frequen cy	%	Frequen cy	%		
Acquainting retirees with the nature of life after retirement	Much Impact	20	28.2	36	37.9	17	23.6	73	30.7
	Fair Impact	36	50.7	55	57.9	40	55.6	131	55.0
	Weak Impact	8	11.3	4	4.2	11	15.3	23	9.7
	No Impact	7	9.9	0	0.0	4	5.6	11	4.6
	Total	71	100.0	95	100.0	72	100.0	238	100.0
Helping Retirees with the knowledge of how and where to invest	Much Impact	17	23.9	35	36.1	8	11.3	60	25.1
	Fair Impact	40	56.3	54	55.7	41	57.7	135	56.5
	Weak Impact	5	7.0	7	7.2	16	22.5	28	11.7
	No Impact	9	12.7	1	1.0	6	8.5	16	6.7
	Total	71	100.0	97	100.0	71	100.0	239	100.0

Enhancing income-generating activities of retirees	Much Impact	17	24.3	28	29.5	10	14.1	55	23.3
	Fair Impact	37	52.9	58	61.1	35	49.3	130	55.1
	Weak Impact	8	11.4	8	8.4	22	31.0	38	16.1
	No Impact	8	11.4	1	1.1	4	5.6	13	5.5
	Total	70	100.0	95	100.0	71	100.0	236	100.0
Facilitating re-integration of retirees into society to live a fruitful retirement life	Much Impact	17	24.3	20	21.3	14	20.0	51	21.8
	Fair Impact	35	50.0	62	66.0	27	38.6	124	53.0
	Weak Impact	10	14.3	11	11.7	27	38.6	48	20.5
	No Impact	8	11.4	1	1.1	2	2.9	11	4.7
	Total	70	100.0	94	100.0	70	100.0	234	100.0
Equipping retirees with skills and knowledge to handle the stress of post-retirement life	Much Impact	14	20.0	23	24.5	13	18.6	50	21.4
	Fair Impact	32	45.7	43	45.7	27	38.6	102	43.6
	Weak Impact	15	21.4	24	25.5	25	35.7	64	27.4
	No Impact	9	12.9	4	4.3	5	7.1	18	7.7
	Total	70	100.0	94	100.0	70	100.0	234	100.0
Helping retirees to augment their monthly pension earnings so that their standard of living is maintained	Much Impact	16	22.5	25	26.3	8	11.1	49	20.6
	Fair Impact	27	38.0	33	34.7	24	33.3	84	35.3
	Weak Impact	22	31.0	32	33.7	32	44.4	86	36.1
	No Impact	6	8.5	5	5.3	8	11.1	19	8.0
	Total	71	100.0	95	100.0	72	100.0	238	100.0

Source: Researchers' Fieldwork (2024).

Table 2b: Institutional Comparison of the Impacts

Impact	Responses	Hospitals						Total	
		UCH		OAUTHC		LUTH		Frequency	%
		Frequency	%	Frequency	%	Frequency	%		
Assisting retirees to be self-sufficient and reliant	Much Impact	18	25.4	23	24.7	7	10.0	48	20.5
	Fair Impact	20	28.2	32	34.4	18	25.7	70	29.9
	Weak Impact	24	33.8	32	34.4	28	40.0	84	35.9
	No Impact	9	12.7	6	6.5	17	24.3	32	13.7
	Total	71	100.0	93	100.0	70	100.0	234	100.0
Providing retirees with skills for prudent management of their resources	Much Impact	18	25.4	24	25.3	7	10.0	49	20.8
	Fair Impact	21	29.6	32	33.7	22	31.4	75	31.8
	Weak Impact	28	39.4	32	33.7	29	41.4	89	37.7
	No Impact	4	5.6	7	7.4	12	17.1	23	9.7
	Total	71	100.0	95	100.0	70	100.0	236	100.0
Nurture and education of children	Much Impact	21	29.6	19	20.4	9	12.7	49	20.9
	Fair Impact	19	26.8	38	40.9	26	36.6	83	35.3
	Weak Impact	26	36.6	24	25.8	17	23.9	67	28.5
	No Impact	5	7.0	12	12.9	19	26.8	36	15.3

	Total	71	100.0	93	100.0	71	100.0	235	100.0
Family feeding/health needs/clothing etc	Much Impact	17	24.3	24	25.8	10	14.1	51	21.8
	Fair Impact	31	44.3	41	44.1	27	38.0	99	42.3
	Weak Impact	17	24.3	18	19.4	16	22.5	51	21.8
	No Impact	5	7.1	10	10.8	18	25.4	33	14.1
	Total	70	100.0	93	100.0	71	100.0	234	100.0
Sufficient rest periods	Much Impact	20	28.2	31	33.0	11	15.3	62	26.2
	Fair Impact	32	45.1	37	39.4	26	36.1	95	40.1
	Weak Impact	15	21.1	18	19.1	24	33.3	57	24.1
	No Impact	4	5.6	8	8.5	11	15.3	23	9.7
	Total	71	100.0	94	100.0	72	100.0	237	100.0
Personal house/shelter	Much Impact	19	26.8	28	29.5	9	12.5	56	23.5
	Fair Impact	33	46.5	40	42.1	25	34.7	98	41.2
	Weak Impact	14	19.7	19	20.0	23	31.9	56	23.5
	No Impact	5	7.0	8	8.4	15	20.8	28	11.8
	Total	71	100.0	95	100.0	72	100.0	238	100.0

Source: Researchers' Fieldwork (2024).

From table 2a and 2b showed that while many respondents from OAUTHC and UCH acknowledged that the programme had some specific effects in between 60% and 90% of cases, those from LUTH who felt the effects were in nine (9) out of the twelve (12) cases where the percentage was below 60%. Although it could be argued that the programme had a reasonable impact on retirees from UCH and OAUTHC, the opposite could not be asserted of LUTH. It was only partially successful in LUTH. Thus, less than half of the LUTH respondents believed the training programme impacted any of the six (6) areas. The categories included "childcare and education" (49.3%), "personal house/shelter" (47.2%), "assisting retirees to maintain their standard of living by augmenting their monthly pension earnings" (44.5%), "training retirees in prudent resource management" (41.4%); and "helping retirees become self-sufficient and independent" (35.7%). This observation supplements the previously reported gap in the LUTH implementation approaches.

Table 3a: Summary of the Programme Impact

Impact	Much Impact (%)	Fair Impact (%)	Weak Impact (%)	No Impact (%)	Total (%)
Acquainting retirees with the nature of life after retirement	30.7	55.0	9.7	4.6	100
Helping Retirees with the knowledge of how and where to invest	25.1	56.5	11.7	6.7	100
Enhancing income-generating activities of retirees	23.3	55.1	16.1	5.5	100
Facilitating re-integration of retirees into society to live a fruitful retirement life	21.8	53.0	20.5	4.7	100
Equipping retirees with skills and knowledge to handle the stress of post-retirement life	21.4	43.6	27.4	7.7	100
Helping retirees to augment their monthly pension earnings so that their standard of living is maintained (sufficient retirement income)	20.6	35.3	36.1	8.0	100
Assisting retirees to be self-sufficient and reliant	20.5	29.9	35.9	13.7	100
Providing retirees with skills for prudent management of their resources	20.8	31.8	37.7	9.7	100

Nurture and education of children	20.9	35.3	28.5	15.3	100
Family feeding/health needs/clothing etc	21.8	42.3	21.8	14.1	100
Sufficient rest periods	26.2	40.1	24.1	9.7	100
Personal house/shelter	23.5	41.2	23.5	11.8	100
Average	23.0	43.3	24.4	9.3	100

Source: Researchers’ Fieldwork (2024).

Table 3b: Summary of the Respondents’ Ratings of the Programme Impact

Impact	Much Impact (%)	Fair Impact (%)	Weak Impact (%)	No Impact (%)	Total (%)
Acquainting retirees with the nature of life after retirement	30.7	55.0	9.7	4.6	100
Helping Retirees with the knowledge of how and where to invest	25.1	56.5	11.7	6.7	100
Enhancing income-generating activities of retirees	23.3	55.1	16.1	5.5	100
Facilitating re-integration of retirees into society to live a fruitful retirement life	21.8	53.0	20.5	4.7	100
Equipping retirees with skills and knowledge to handle the stress of post-retirement life	21.4	43.6	27.4	7.7	100
Helping retirees to augment their monthly pension earnings so that their standard of living is maintained (sufficient retirement income)	20.6	35.3	36.1	8.0	100
Assisting retirees to be self-sufficient and reliant	20.5	29.9	35.9	13.7	100
Providing retirees with skills for prudent management of their resources	20.8	31.8	37.7	9.7	100
Nurture and education of children	20.9	35.3	28.5	15.3	100
Family feeding/health needs/clothing etc.	21.8	42.3	21.8	14.1	100
Sufficient rest periods	26.2	40.1	24.1	9.7	100
Personal house/shelter	23.5	41.2	23.5	11.8	100
Average	23.0	43.3	24.4	9.3	100
	66.3		33.7		100

Source: Researchers’ Fieldwork, (2024).

In Tables 3a and 3b, the training programme was deemed to have a "fair impact" by 43.3% of respondents, while 23% of respondents thought it had "much impact." However, the project received a "weak impact" rating from 24.4% of respondents and a "no impact" rating from the remaining 9.3%. Therefore, based on those above, 66.3% of the respondents responded that the training course had a significant influence, while the remaining 33.7% felt that the programme had little to no impact. These suggest that there is still room for improvement in the program's implementation. This is the case given that just 23% (less than a quarter) of the program's intended beneficiaries believed it had a significant impact. In comparison, another 33% felt that it had no effect. Although the plan cannot be considered a failure, only some objectives have been met.

Test of Hypothesis

The Chi-Square (X²)_{calculated} is given as;

$$\chi^2 = \sum \frac{(o_i - e_i)^2}{e_i}$$

Where o_i is the observed frequency, and e_i is the expected frequency.

$X^2_{\text{calculated}} = 3.88$

Degree of freedom = 2 - 1 = 1

X^2_{tab} at 5% significance level = 3.841

The result is reported as $X^2 (1, N = 239) = 0.65, p < .05$

Table 4: Chi-square Hypothesis Test

Responses	Observed Frequency (O _i)	Expected Frequency (E _i)	(O _i - E _i) ²	$\frac{(O_i - E_i)^2}{E_i}$
Much/Fair Impact	66.3	70	13.69	0.19
Weak/No Impact	33.7	30	13.69	0.46
Total	100.00	100		0.65

Source: Adopted from Table 3a and 3b.

Since $X^2_{\text{calculated}} < X^2_{\text{tab}}$, there is no significant difference between the observed and expected frequencies. We, therefore, accepted H₁, stating that the pre-retirement training had a considerable positive impact on the welfare condition of retirees in the selected teaching hospitals, and rejected H₀, which said otherwise. Therefore, to accept that the pre-retirement training had a significant positive impact on the welfare condition of the retirees, at least 70% of the respondents were expected to rate the impacts as much or as fair. Hence, the expected frequencies for much/fair impact and weak/no impact are set at 70% and 30%, as shown in Table 4.

Therefore, a sizable portion of the respondents reported feeling twelve (12) of the anticipated effects of pre-retirement training. The percentage of retirees who stated it had few or no effects is, at most, lower than 50%. The interview revealed that the pre-retirement training course had some success, but the influence on retirees was minimal. The interviewees noted the following areas of success:

- Confidence building and exposure of retirees’ specific issues of life,
- Facilitation of re-integration of retirees into business activities to live a fruitful retirement life,
- Allaying the fear most retirees nurse when approaching retirement and
- Awakenning retirees to be more productive and active, alleviating poverty.

SUMMARY OF FINDINGS

The study hinted that more OAUTHC respondents than those from the other hospitals acknowledged feeling the programme's impacts more when comparing its effects on retirees from other institutions. For example, the OAUTHC retirees acknowledged that they felt the effect of acquitting retirees with the realities of life after retirement was significant and fair, respectively. Another conclusion from the hospital-by-hospital analysis is that there was a considerable variation in the impacts that respondents from OAUTHC and UCH felt, even though, in many instances, between 60% and 90% of retirees from OAUTHC and UCH acknowledged experiencing specific effects from the initiative. More precisely, only half of the LUTH retirees experienced the impact of the training session in six (6) categories.

In addition to the issues listed above, the respondents also mentioned other problems such as inadequate programme management, low motivation, poor communication, retirees’ lack of knowledge, insufficient commitment and lack of seriousness from the government agencies involved, and retirees’ apathy. As a result, it was evident from the interviewees’ responses that some of the difficulties mentioned above were mentioned in the questionnaire. It was discovered that potential retirees’ apathy was frequently caused by government inconsistencies in the program's organisation,

so the government must carefully take retirees' motivation and encouragement. Leadership styles in every organisation determine success (Abasilim, Gberevbie, Osibanjo, 2019).

CONCLUSION AND RECOMMENDATIONS

The effects of pre-retirement training on the welfare status of retirees in the teaching hospitals were evaluated in this section. The impacts included educating retirees about what life is like after retirement, assisting them in making informed investment decisions, improving their income-generating pursuits, assisting them in reintegrating into the workforce to lead fulfilling retirement lives, providing them with the tools to manage the stress of life after retirement, and assisting them in increasing their monthly pension payments to maintain their standard of living (sufficient retirement income). Providing children with care and schooling; meeting family needs for food, clothing, and other necessities; enabling retirees to manage their money wisely; allowing them to take adequate breaks; and offering them a personal residence or refuge are some other services.

The study hinted that retirees need to improve their programme management, low motivation, poor communication, lack of knowledge, insufficient commitment, apathy, etc. However, it was evident that potential retirees' apathy was frequently caused by government inconsistencies in the program's organisation. Thus, leadership styles in every organisation determine the success of the organisation (Abasilim, Gberevbie, Osibanjo, 2019). Based on the findings, the following recommendations were made:

- The government should take retirees' motivation and encouragement very seriously, i.e. employees should plan to have their pension in addition to the government's dysfunctional one. Sule (2006) advised against delaying retirement planning past the point of admission into the federal service. This implies that retirement planning does not have to wait for the last retirement benefits.
- Pre-retirement training is beneficial but typically occurs three to five years before retirement, i.e. retirees should participate in such training to get acquainted with how to spend retirement by getting financially and mentally ready.
- Retirees should make new acquaintances and maintain a robust social network with friends and family, i.e., retirees should look for social groups to join to meet individuals with similar interests (Okam, 2013).
- Retirees should always keep a positive health outlook since their mindset is focused on whether they will enjoy retirement, i.e. they should always meet a counsellor for counselling and a physician for medical examination to avoid depression and ailment.
- Retirees should be open to new businesses in areas of interest/expertise, i.e., they should launch a company that fits their lifestyle after retirement to stay active.
- Through institutions like EFCC and ICPC, the government should constantly scrutinise political office holders and hold them responsible for corrupt practices like embezzlement, mismanagement and misappropriation of funds regarding the welfare packages accrued to the retirees (Osuchukwu, Nwumeh, Okonkwo & Ezebuilo, 2022).

Policy Implications

The policy implications of this research could be significant because pre-retirement training positively impacts retirees' welfare. Thus, it could lead to adopting policies that promote and support pre-retirement training for health workers in Nigeria. This study could have implications for the broader policy debate on the welfare of health workers in Nigeria. Finally, this study would initiate the development of a national strategy for supporting the health of retirees in Nigeria. A government's responsibility is to ensure stability through good governance (Chukwudi, Gberevbie, Abasilim, & Imhonopiet al., 2019; Aluko, Apeloko, Chukwudi & Paimo, 2023).

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DECLARATION OF INTEREST STATEMENT

The authors do not have any conflicting issues or interests regarding this study.

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