Disengagement from work in Nigeria: Challenges and opportunities

Okwudili Chukwuma Nwosu & Emmanuel Ugwuerua
Nigeria

Abstract

Disengagement simply means the act of leaving one’s job, this could happen in various ways, viz: rationalisation retrenchment and retirement. The study concentrated on retirement. The study contends that there are a lot of challenges faced by retirees on retirement. They experience anxiety or depression, loneliness and feels isolated, they found it difficult to adjust, generally, retirement has turned into a traumatic experience for employees, if an employee retires, it takes a long time before all his entitlements will be paid, during the period of unpaid entitlements the retiree and his family suffer a lot of untold hardship, The study therefore contends that it is important that an employee should plan adequately for retirement in order to minimize or eliminate these challenges. The study concludes that intending retirees should stop being panicky, as retirement is not the end of life and suggested venturing into agriculture, setting up a sole proprietorship or a partnership outlet, political participation and furthering education among others as some of the opportunities on retirement.

Introduction

According to Onyeozili (1990), oftentimes we think of work as paid employment, the exchange of service for money. While this definition will suffice technically, it may not adequately describe why work is necessary. Thus, a better definition of work is to look at it as an action that leads to valuable things to others. This definition broadens the scope of work and emphasizes the social context in which the wage-effort bargain transpires. Moreover, it clearly recognizes that work has purpose, it is productive. A physicist could define work as expenditure of energy, thus to him, going to school or playing tennis would be work. To the economist, work could be defined as the expenditure of energy in the production of goods and services. For example, carving woods, melting and moulding irons, painting a picture, making brooms, grinding, cooking and selling cowpea, and moulding clay pots, etc. would therefore, mean work to him. Based on the above, therefore, work may be defined as those activities that take place in an organisation for production and sustenance of such organisation.

As stated by Okpara, (1990), most people need to provide financially for themselves and to protect themselves against possible emergencies as well as the realities of ageing. Work, then, as a medium for survival, has a fundamental economic meaning. The desire for money is a basic reason for working but there are other reasons. If a man is working, he status is uplifted and he is recognized and has a place in the society. He earns the right to be the partner of other men. The fact that someone will pay for his work is an indication that what he does is needed by others, and therefore that he is a necessary part of the social fabric. He matters - as a man. To have a skill, trade, or occupation is to be a "who" and "what". That is, a man is identified in his own mind and to others by what he does. His work defines the nature of his partnership with others, and the value of that partnership. A man's work, therefore, is a major social device for his identification as an adult. Much of what he is, to himself and others, is interwoven with how he earns his livelihood.

In most societies, work enables a man to meet another definition of manliness: the head of the family. Most men take this role for granted and most can do so until they have no work. Then the meaning of work for this aspect of being a man becomes all too painfully clear. Philosophers and theologians have debated for centuries about the purpose of man's existence. Most people are guided in life by a personal governor which we call superego or conscience. Work helps a man to live with his conscience in another way. Through work he tries to achieve his personal goals and to live up to his aspirations. He feels inadequate when he is not doing quite as well as he thinks he can or should. Even though he may not yet have fulfilled his aspirations, so long as he is working
towards them, he tends to feel more comfortable with himself. Work therefore provides a means of reinforcing the conscience. Usually a person has to be at his job regularly at a given time, and produce goods and services of a certain quality. He is said to be conscientious. Freud, the father of psychoanalysis, once said that in order to have mental health, a man had to be able to love and to work. Work, he pointed out was a consistent and fundamental means of staying in touch with the world and of mastering it (Okpara, 1990).

Okorie (2000) opined that work is necessary for the production of goods and services which man depends on. It is necessary for the advancement of man. People work as a source of livelihood. They work for self fulfillment and recognition. Therefore, anything that compel a man to cease to work, disengage or be disengaged from work, when he does not wish to do so, dehumanizes the man and would have a negative effect on the man, his organization and the society at large. From what has been said so far, it is now clear that in any society work is necessary for its sustenance, but common sense should tell us that this work would one day end, either one will disengage himself or get disengaged from work, thus, ceases to hold the position or perform such functions, as was hitherto and probably go home to the village if he is old, or look for another means of livelihood if he is still young.

Employee disengagement means separation from service. Onyeozili (1990) defined job disengagement simply as the act of leaving one’s job. Disengagement is part of what could happen to any public officer in the course of his employment. According to Onah (1990), an employee may be disengaged for three reasons. These are; firstly, the employer might have more staff than his organisation can carry. That being the case such an organisation may be running at a loss. But every organisation is profit-oriented. This being the case some staff must be sent out to reduce the number of employees in order to make profit. That is called rationalisation. Secondly, an employee may be very poor in performance. His productivity is low, either because he does not know his job or he is not interested any more in that organization. For such an organisation to survive and grow, such employee must be relieved of his job. This is retrenchment. Thirdly, an employee may be disengaged because of age. This may be, either because he is very old or no longer productive or useful to the organization or because he has worked for a long time and needs to give way for younger people or fresh-blood" to be injected into the organization, this is retirement.

Nigerian workers have been grappling, harassed and taunted with the three woeful Rs—Rationalization, Retrenchment and Retirement. Day after day various governments and establishments have had cause to invoke one of them or the other on their helpless workers, some using them rightly and some others using them wrongly and maliciously. When this happens, nearly all the affected workers are thrown off balance by the suddenness of the Government action and one wonders the untold effect it will have on their families. It will take some of them time to recover while a few others may not pull through the experience. Thus, the terms "Rationalisation" "Retrenchment" and "Retirement" have become the three dreaded "Rs". Nobody wants or desires to talk about them. Even the employer is afraid to discuss them, the employee automatically develops a running stomach when any of the three Rs is mentioned.

However this study will be limited to retirement. The problem of retirement in Nigeria is that retired employees perceive retirement as a thing of sadness it comes to most people as a surprise, thus, most people do not anticipate or are prepared for it, and when it happens such people are thrown off balance. These adults may experience anxiety or depression. For these older adults, redirection of energy to new roles is a much more complex process of adjustment. Thus, this paper will concentrate on some challenges faced by retirees and opportunities available for these retirees on retirement.
Planning for Retirement

In Nigeria, according to the Nigerian Observer on Line (2014) 60 years of age and 35 years of service is the mandatory retirement age of Public Servants. There are exceptions to the above as regards President Goodluck Jonathan signing into law the Bill for an Act entitled, Retirement Age of Staff of Polytechnics and Colleges of Education (Harmonization) Act 2012. The law harmonizes the compulsory retirement age of staff of Polytechnics, and Colleges of Education to 65 years and exempt them from the Public Service Rule, which requires a person to retire from the Public Service after serving for 35 years. Jonathan also assented to the Bill for an Act to further amend the Universities (Miscellaneous Provisions) Act No. 11 1993. The new Universities (Miscellaneous Provisions) (Amendment) Act 2012, increased the compulsory retirement age of staff in the professional cadre and non-academic staff in Nigerian Universities to 70 and 65 years respectively (Daily Times 15th May 2012).

The reason is that while some people become too old to work at age 50. Some are strong enough to work at the age of 70. Ejimofor (2000) stated that according to Nigerian pension act of 1979, the Nigerian Public Officer, who has completed up to 15 years public service is entitled to both the gratuity and pension on retirement. If he has completed 10 years and or less than 15 years, he is entitled to gratuity only. A public officer may be retired in the public interest after he has attained the age of 45 years subject to 3 months notice in writing of such retirement and be given all his retirement benefits as if he has attained the statutory age of 60. In 1992, according to Ejimofor (2000), the act was amended by military decree “retroactive in January 1991” making it legal for officers to retire with pensions after 10 years of service. The minimum of 10 years earns an officer a 40% pension and after 30 years of service an officer can retire with maximum pension (80% of his annual salary) and gratuity benefits.

The Roles of the Worker

A serious minded retiree can hinge on the analysis above and effectively plan for his retirement. For a successful adjustment on retirement, planning becomes essential. Some of the basic roles in planning for retirements as discussed by Onyeozili (1990) are:

- **Positive Perception** — workers should develop positive perception of what retirement is all about.
- **Alienation from his community** — A worker who is nearing retirement should try to avoid alienation from his own community. He should get involved in community service, so as not to be abandoned by his community at retirement. The community may even call upon him to serve them in various capacities, because, to them, he has gathered some experience as a worker.
- **Effective Deployment of Salaries** — Employees should try as much as possible to deploy their salaries effectively. For example, building a house if there is none, and giving sound training to their children. This will ensure a place to retire to and somebody to care for him at retirement.
- **Further studies to enhance promotion** — Workers should endeavour to study and get certificates so as to move up the ladder before retirement. This will enable them retire on higher grade levels, thus have fat gratuity and comfortable pensions.
- **Purchase of Shares while still in Service** — Employees could purchase shares to improve their post-retirement earnings.
- **Co-operative Societies** — Employees can form co-operative societies and fall back on them at retirement. This could be used in obtaining loans for Agriculture.
- **Engagement After Retirement** — Workers should actually plan on what to do after retirement, i.e. where to retire to. This will help eliminate unnecessary fear at the approach of disengagement.
Making Friends — Workers should try as much as possible to make friends both within and outside the workplace. This is necessary because these are the people the worker will fall back to after disengagement.

The Roles of the Organisation

The organisation has a lot of role to play in preparation of her workers for disengagement, viz:

- **Gratuity and Pension** - Every responsible organisation should work out in advance the modalities for effecting payment of Gratuity and Pension immediately a worker retires. This then prepares the worker's mind towards retirement, thus, eliminates unnecessary fear that is prevalent amongst most of the 'old' workers. This is very serious because it is a common knowledge in most organizations that pensions and gratuities are not paid as and when due.

- **Attractive Gratuity** — Organisation’s should try to make their gratuity more attractive as much as possible in order to restore a lot of confidence to the old worker who looks forward to retirement. Higher gratuity makes for more reasonable investment opportunity for disengaged workers who are still strong.

- **In-Service Training** — Organisation should actually organise in-service training for workers when they are still young. This is very necessary so as to enhance their promotion and subsequent retirement on higher grade levels. Also, knowledge acquired will restore confidence in the worker and subsequently equip him for fast adaptation to new life after retirement.

- **Housing Loan** — The Organisation should actually develop and perfect the housing loan scheme. This will enable a worker build and own a house before retirement. The feeling that there is a house to retire into enhances happiness and joy in the old workers.

- **Scholarship Scheme for Workers' Children** — The organisation should consider establishing a scholarship scheme specifically for the children of their workers. This will enable the worker give a sound and basic education to his brilliant child or children before retirement. Any worker who successfully trained his children will have nothing to fear at the approach of disengagement.

*Insurance Scheme* — The Organisation should establish insurance schemes for her workers. Most of these insurance projects should be planned to mature at the time the worker is retiring. This will cushion, to a large extent, the worker's lean purse at that point in time.

- **Organising More Seminars for Old and Young Workers** — Organisations should hold seminars frequently to enlighten the unenlightened workers on what retirement is all about. This will help relax them and create a lot of positive expectations from retirement. This seminar will also be an opportunity to advise workers on how to prepare for retirement (Onyeozili, 1990).

Coping with Retirement

Your family can be of a great source of joy or of frustration during retirement. A cohesive friendly family, that has kept the values and traditions of good family life, can find retirement of one member or both, one great step to eternity. But a family that is torn apart by quarrels, strife, and conflicts, retirement can become a hell of a thing. For a man in such a family, he is like a widow. Some widows try to make themselves useful by interfering as the in-laws call it. The mother-in-law problem arises from a restless effort to continue being useful. People need to be needed, and many mothers-in-law make nuisance of themselves pretending they need to run their married children's lives (Okpara, 1990). Children can be a source of joy on retirement depending upon the nature of true investment you have made on them. It is a joy to watch the children grow to assume responsible positions in society, to get married and to have children. These can add to the joy and confidence of retirement. Some people however invest so much negatives in their children especially in material terms. When the time to harvest the investments comes, the children may let you down. When you invest on your children, do not forget that they have their own separate lives to live. Do not stop them from thinking, by providing every imaginable material thing on earth. Such investments may become counter-productive.
The ability to appreciate the amount of physical and psychological wear and tear of ageing can aid in coping with retirement. During old age, there is usually an impairment of environmental awareness. This is a tendency to shift from one sequence of behaviour or thought and leave something out. Ageing persons tend to be preoccupied where everything except the central concern is kept out of mind. It is common that in old age memory may lapse. This can result in forgetting where one puts certain things. Insomnia (sleeptlessness) is possible. There is usually a loss of zest in physical activity. Some try to justify their vigour by tending to throw their energies into something that can be really injurious to their health. Fatiguing is more frequent and more quickly and effective decision making also tends to slow down during old age. Older people tend to fly up quickly over little things, but they often show more tolerance over bigger philosophical issues. If we are aware of these conditions of ageing, we may become more tolerant on retirement (Okpara,1990).

Fixed Retirement Policy
The private or public enterprise which adopts a fixed retirement age policy will insist that each employee is retired from his present job at a certain age although they may be offered employment in a junior capacity for a limited period of time or on contract. Some authors frown at fixed retirement ages. According to Onah (1990), they argue that different individuals reach their retirement ages at different years. That is, some people reach retirement age but they may not be tired. But a young man due, probably, to ill-health might attain retirement age at 45 years or less while the retirement age might have been fixed at 60 years or 65 years. Now, this implies that for the remaining 20 years, the employee will virtually be non-productive and a liability. On the other hand, an employee might be retired at the fixed age of 65, while he might still have about five more years of productive service to put in. Referring to fixed retirement ages as a questionable theory and practice, Yoder (1972: p. 682), gives examples of some serious problems created by this policy:
1) "The problem of supporting a growing number and proportion of idle, non-productive participants.
2) Individual hardship, when those who reach the automatic retirement age are in good health and have no other interests to replace their work.
3) The tendency of many employers to avoid hiring new employees who are older than 45 or 50 because their limited years of prospective service may increase pension costs.
4) Personal hardship for employees whose health may make working difficult and hazardous to themselves and others but who must hold on to gain their full pension."
However, Flippo (1980: p. 466) is of the view that most "organizational managers have maintained that compulsory retirement at a fixed age for all is beneficial." Among the reasons cited are; (i) "It is simple to administer with no complication to prove that the older employee no longer meets job requirements. (ii) Openings are created to which younger employees can advance, (iii) Human resources planning is facilitated when retirement schedules are known. (iv) Graceful exits are provided for employees who are no longer qualified, in as much as the first often will wait out the final few years of declining productivity, and. (v) It stimulates employees to make plans for retirement in advance of a known date." From the two views expressed above, it can be deduced that fixed retirement age has its advantages and disadvantages.

Flexible Retirement Policy
An organization which has a flexible retirement age policy allows its employees to continue to work after they have passed a prescribed minimum age for retirement with pensions and gratuity.

Advantages of Flexible Retirement Policy
• Many employees are fit and active well beyond official retirement age. By continuing working they benefit financially and the employer profit by their knowledge and experience;
• By continuing working pass the retiring age, they receive the financial burden of the pension scheme.

Disadvantages of Flexible Retirement Policy
The employers must eventually decide to stop such workers some day, after they have passed the minimum retirement age. When such a decision is made, the employee may not accept it in good fate but will then accuse the employer of favoritism, especially if others, older than himself are still working, when he is still willing and able to work but will not be permitted to continue;

- Promotions may be held on, if a senior employee reaches the retirement age and does not retire. Such a situation will keep younger and promising employee, who are aspiring for promotion to get frustrated and so live the organization on the slightest opportunity;
- When an employee reaches a retiring age and is allowed to continue for an indefinite period of time, not knowing when he will be asked to retire, will not adequately plan for his retirement;
- Likewise, the organization cannot easily plan its manpower adequately, when retirement ages are flexible and the organization does not know precisely the number of employees that will be living at any moment in time.

However, a policy of no fixed age might be preferred because according to Pigors and Myers (1981: p. 409), "Reasons given for wishing to retire early, have included dissatisfaction with onerous job assignments, poor health, a desire to pursue hobbies, or a desire to begin a new career." Thus, if a fixed age criterion is used as a yardstick for retirement age, an employee who would want to start a new job or who is dissatisfied with his current job tends to, while waiting for retirement, become less productive.

**Challenges on Retirement**

Okpara (1990) discussed the social and psychological challenges faced by retirees in Nigeria, he stated that, Ideally, at the time of retirement, there is a new demand to occupy time. Many options for new activities are open at this point. Some people have anticipated the increased freedom. They have activities in mind that they look forward to as the demands of work decrease. For others, retirement comes without being anticipated or prepared for. These adults may experience anxiety or depression at the end of their work. For these older adults, redirection of energy to new roles is a much more complex process of adjustment. It involves personal introspection (that is deliberate self evaluation and examination of private thoughts and feelings) about their social relationships. In order to select activities that will satisfy their interests, they must evaluate their life goals. New directions must be sought that will bring greater harmony with personal ways of viewing the world. Some workers, reject or resist forced retirement. At retirement age, they are still strong, energetic and involved. Work gives their lives structure and meaning. Their salary permits them to live independently and to maintain their sense of personal competence.

Socially, a retired person may become lonely or isolated. If he lived all his life in the cities, the village can turn to a night-mare, especially if the facilities of city life are absent in the community. The village politics is usually fiercer than city politics. An uninitiated retiree can become a victim of possible gossips and alienation. The thought of the loss of a systematic employment can affect the ego, and lead to a loss of positive self-concept and eventually loss of self-confidence. Stress can set in, leading to all forms of psychological sicknesses — usually called psychosomatic ailments and a chain of other psychologically related illness like depression. All these are some of the challenges faced by retirees on retirement especially when retirement is unplanned.

Asonibare and Oniye (2008), while writing on the challenges of retirement were of the opinion that, fear and anxiety by employee’s sets in immediately, one is employed to work in an organization. Against this backdrop, the employee is faced with a lot of psychological problems because he does not know what to expect when he lives the service as a result of unstable economic situation in Nigeria.

In Nigeria, retirement has turned into a traumatic experience for employees, if an employee retires, it takes a long time before all his entitlements will be paid, during the period of unpaid entitlements the retiree and his family suffer a lot of untold hardship, that was why Nwachukwu (1984:277), suggests that “three months before an employee retires, the processing of his benefits should start”
Opportunities on Retirement

Okpara (1990) highlighted some adjustment to a successful retirement to include interest in continuing education. For instance, mature programmes are now available in most of the universities and polytechnics where qualification is not the strongest criterion for admission, but years of experience. Those who plan to retire can start early to inquire about possibilities for continuing education. Such programmes may enable you to develop new skills, or simply to share interesting times with other students. Although finances are involved, adequate arrangements with the institution can allow payment in part; Political participation, older groups with common interests can form active voting blocks and maintain lobbies which attempt to promote the passage of legislation in the interest of older people. In organizations, there are groups of retirees who, as former employees of that organization, attempt to administer pension plans and to influence organizational policy. The presence of such groups will be an evidence of their ability to identify and promote issues related to their own welfare, and also evidence of their continued participation; Joining cooperative clubs, It seems that cooperative activities which rarely succeed with young persons in this country because of low trust level, may succeed with retired persons. The fear of uncertainty, the fear of death and the fear of going to "hell" may increase the level of "trust" between retired persons and thus promote successful cooperative ventures; Interest in leisure activities, this is the time to indulge in leisure activities that one had missed out due to pressure of work. But a note of warning is in order here. Such leisure activities must not be too physically tasking; Opening up a consultancy service, with the years of experience accumulated, the retired person is in a privileged position to run consultancy services in areas of competence. This again could be on a part-time basis or on a cooperative basis.

Ijere(1990), suggested sole proprietorship and partnership businesses for retirees. In sole proprietorship, one depends on one's self with one's savings, takes risks, manages alone and reaps all the benefits, while in partnership, at least two people are needed. It succeeds if the two understand themselves and can work together.

Also, while discussing the place of agriculture in the retirement process, Ijere (1990), stated that in Nigeria today, it has become fashionable to regard agriculture as the solution to all retirement problems. Daily we hear of retired generals, bankers, university dons and the like announcing with glee that they have become farmers. It was not so some years ago, when agriculture was regarded with disdain as fit only for the illiterate and rural dweller. With the bust of the oil boom it dawned on Nigerians that they had been following a mirage, and that the true foundation for the nation lies in agriculture. Opportunities abound for those who would care to venture into agriculture. Before we continue, let us see what agriculture is. Okonkwo (2004) defined agriculture as the cultivation of the land for the purpose of producing food for man’s use for animals and raw materials for all industries, it also includes the rearing of animal, processing, preserving and marketing of the agricultural products. Thus, from this definition, it can be right to state that it is not easy to walk into agriculture and make a success of it. It requires a lot of preparation through education, finance, advice, feasibility studies and training, because a lot is involved in agriculture. This is because agriculture is a risky enterprise. Retirees can specialize in one or more of the following ventures:

- Family Farm: The family farms are located around the house. Grown there are food and cash crops. They provide the daily needs of the people, but under retirement conditions the same plots can be planned and demarcated for intensive cultivation of various crops and livestock. The advantages of the family farm are that you can be at comfort of your house and be doing the business with your wife and children happily, no extra labour will be required and you can rely on personal savings. When combined with non-farm activities of processing, storage and marketing, will result to an unexpected revenue that will be enough for you and your family.

- Tree Crops/ Food Crops: Tree crops like oil palm, cocoa, cola, coconut, cashew, pear etc, and food Crops like yams, cocoyam, potato, cassava, beans, millet, etc. can be embarked upon, provided you have the required facilities like large portion of land and the needed labour. Each of these can be planted alone or in combinations.
Fruit Trees: There are prospects for the manufacture of fruit juices for the following: tomato, banana, paw-paw, plantain, pineapple, peer pepper to mention but a few. Institutions of higher learning in Nigeria offer courses on the necessary skills for the production of these fruit juices and institutions like the Project Development Agency (PRODA) and Federal Institute for Industrial Research, Oshodi (FIRRO) can manufacture the required equipment on request.

Again here is an opportunity for integrated agriculture, by which the farmer can undertake production of fruit trees and follow this up through processing, storage and marketing. Other areas of agriculture one can venture in includes: Vegetable Development; Processing; Storage and transportation of these agricultural products from rural to urban centres, where their demands are in the increase. Livestock and Poultry examples are piggery, rabbitry, goatry, sheep and poultry farming. Other areas are bees management and fish farming. Ministries of agriculture are always ready to offer assistance.

Kwakpovwe (2014: 17), was of the view that it is never over for any one and nobody can ever be too old for any task no matter the age. He however highlighted some great achievements by senior citizens to show that age is just a number and nothing more:

Harlis Pollock, the British author, published her book “Portrait of my Victorian Youth” at the age of 102 years. Theodor Mommsen became the oldest person to receive the Noble prize for literature at the age of 85. Dick Van Dyke, the American actor appeared in a film called “A Night in the Museum”, when he was 80 years old. Nola Ochs received a degree in History, when he was 95 years old.

Kwakpovwe (2014:17) advised that, you don’t allow age to weigh you down. No matter your age, you can write a new book, still go back to school and start a new business. Continuing, Kwakpovwe (2014: 18) stated that:

Goethe finished the dramatic poem “Faust” at 82. Verdi composed “Othello” at 73, and “Falstaff” in his late seventies. Benjamin Disraeli became Prime Minister of England for the second time at 70. Pablo Picasso was still painting at age 91. Arturo Toscanini gave his last performance at 87. Konrad Adenauer was Chancellor of West Germany at 87.

Conclusion
Retirement in Nigeria brings myriad of problems to both the retirees and their dependents. The focus of this study is to prepare all prospective retirees on challenges associated with retirement especially in a country with unstable economy like ours. When retirement is adequately planned some of these challenges are eliminated. Therefore, every worker should embrace retirement when it comes knocking, bearing in mind all the stated opportunities like venturing into agriculture, opening a sole proprietorship or a partnership business, forming cooperative societies etc, available to retirees on retirement. That is why Onyeeozili (1990) stated that retirees should perceive retirement as a thing of joy and not of sadness, attainment of a prestigious and high status in the society, to which every worker aspires. Retirement is a major turning point in adult development since it is a social milestone marking the shift from the middle years to old age. Retirement also marks the end of work and beginning of a period of relative leisure. Retirement should be seen as a transition point, similar to transition point at puberty. Retirement is a transition point, a rite of passage from one social position to another, (usually from a lower one to a higher one) may be celebrated publicly with a banquet and a token of appreciation.

References
Ejimofor, E. (2000), M.Sc Lecture Note on Public Personnel Management, Department of Public Administration, University of Nigeria, Nsukka


Ijere, M.O. (1990), The Challenges and Opportunities on Retirement: Published by Senior Staff Association of Universities, Teaching Hospitals, Research Institutes and Associated Institutions (SSAUTHRIAI), University of Nigeria, Branch.


Okonkwo T. (2004), M.Sc Lecture Note on Introduction to Agriculture, Department of Food Science and Technology, University of Nigeria, Nsukka


Okpara, E. (1990), The Challenges and Opportunities on Retirement: Published by Senior Staff Association of Universities, Teaching Hospitals, Research Institutes and Associated Institutions (SSAUTHRIAI), University of Nigeria, Branch.

Onah J. (1990), The Challenges and Opportunities on Retirement: Published by Senior Staff Association of Universities, Teaching Hospitals, Research Institutes and Associated Institutions (SSAUTHRIAI), University of Nigeria, Branch.

Onyeozili, G.O. (1990), The Challenges and Opportunities on Retirement: Published by Senior Staff Association of Universities, Teaching Hospitals, Research Institutes and Associated Institutions (SSAUTHRIAI), University of Nigeria, Branch.
