

# Management of Retirees' Skills as Correlate of National Security and Development: A Case Study of Rivers State

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## Abstract

The study examined management of retirees' skills as correlate of national security and development: a case study of Rivers State. The study utilized simple random sampling method to select 170 retirees in Rivers State. The "Management of Retirees' Skills Scale (MRSS) and National Security and Development Scale (NSDS) were used for collection of data for the study. The instrument items were designed and validated by the researcher. The reliability coefficients of Management of Retirees' Skills Scale and National Security and Development Scale are 0.82 and 0.81 respectively. The findings of the study revealed that retirees' entrepreneurial skills to a high extent contribute to national security and development in Rivers State by 67.8%. Retirees' in-service training skills contribute to a high extent to national security and development in Rivers State by 65%. Also, the finding revealed that there is a very strong significant relationship between management of retirees' skills and national security and development in Rivers State. Based on these findings, it was recommended among others that institutions or employers should make a deliberate effort to invest in their employees through entrepreneurship programmes to equip the workers with relevant skill for post-retirement. By so doing, knowledge held by these retirees could be shared and leveraged in a number of key ways to help the local, state and federal government address the root cause of human security such as persistent poverty, unemployment, epidemics, lack of access to basic health care, environmental degradation, terrorism, lack of rule of law and justice.

**Keywords:** Retirees' Skills, National Security, Development.

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## INTRODUCTION

It would have been expected that a paper with the above topic will begin with the myriad of national security issues facing the country, Nigeria. Instead, the paper will focus on the thoughtful topic "management of retirees' skill" for a worthwhile goal of attaining national security and development. In Nigeria and most developing countries, government restrict working age of public civil servants to prevent an ageing labour force by allowing entrants of young- able bodied labour for increasing efficiency and output. This has become so necessary because as an employee become older his Marginal Physical Productivity of Labour (MPPL) declines (Ali, 2014). Hence, retaining such an employee in a system at this point without proper management will result to running the organisation at a loss. That is why in Nigeria, statutory working age in the public service is fixed at sixty (60) years or thirty five (35) years of unbroken active working service before retirement.

Nevertheless, the Retirement Age Harmonization Act of 2012 puts the retirement age of judicial officers and academic staff of tertiary institutions at 70 and 65 years respectively because of the belief that the "older, the wiser" in those sectors. In the private sector, retirement age varies between 55 and 60 years of service and the factor of 35 years of service is not applicable (FRN, 2008). Other less measurable retirement criteria such as low productivity, divided interest, labour redundancy, rationalization etc. are often introduced and these have exacerbated the already negative attitude the Nigerian workers have for retirement (Ali, 2014).

Several studies (Fashoyin, Oyekanmi and Fapohunda, 1985; Ogunlesi, 1985; and Glenn, 2005) have shown that labour in private and public sectors are noted for their significant contributions to security and socio-economic development in Nigeria. Internationally, government recognizes that between the service years and retirement, workers are considered

most energetic and useful as their labour time is spent for their employer(s). As a reward for their significant and contribution to the economy, government in both developed and developing countries provide retirees access to formal system of retirement income support. In Nigeria, it is widely called employee benefits in the form of pension and gratuity as a reward for workers meritorious service to the nation (Ali, 2014).

According to Kolawole and Mallum (2004) retirement pension which enhances retirees' skill is typically one of the largest social security component of public interventions for the retired public civil servants. Except otherwise, mandatory retirement is expected to be a blissful transition in the life of an employee. In developed countries and some planned- economies of the world like America, United Kingdom, Britain, Russia, Yugoslavia, Cuba, Malaysia etc where pension schemes are functional, majority of the retired personnel live comfortable with their pension allowances because it helps them to engage in skillful business.

### Statement of the Problem

Regardless of several obvious moderations of retirement benefits for workers in Nigeria especially those in civil service, pension fund has been marred by outright corruption and embezzlement, mismanagement and diversion of fund over the years. Fapohunda (2013) revealed in his study that the multi-million pension fund scandals pervading many strata of the Nigerian society like the Pension unit of the Office of the Head of Civil Service of the Federation, PENCOM and the Nigerian Police Pensions. Previously, a National Assembly public hearing on pension revealed that six civil servants stole 24 billion naira from the Police Pension Funds. Similarly, 151 billion naira and another 32.8 billion naira and another 6 million pounds were recovered after the conduct of Biometric Data Capture exercise on pensioners since 2010. Also, it was revealed that whereas 5 billion naira was paid to the office of The Head of Service monthly for pension payment, the actual figure was 1.9 billion, a staggering 3.1 billion naira difference (Ali, 2014).

In view of these facts, many of retirees who served this country have their later years enmeshed in suffering due to the greed of some uncultured public office holders. More so, the delay in payment of pension and gratuities has brought untold hardship, frustration and death to many retirees, thereby making retirement phenomenon feared by workers. The situation is so devastating to the extent of discouraging individual who are still working and who are about to retire. As pointed out by Denga (2016), the uncertainty that characterised the retirement life bothers serving workers to the extent that some workers falsify their age and career records in order to postpone retirement date. This problem is further compounded by the fact that

post-retirement plan and welfare of workers is not even a top priority of Nigerian government or is not properly managed.

Furthermore, workers themselves do not give early planning and management of postretirement conditions significant priority. As a result of their unpreparedness many have faced lots of psychosomatic problems and some exhibit pscho-phobic reactions. Today, civil servants in both public and private sectors in Nigeria perceive retirement as most intractable problems (Abdullahi, 2002).

Therefore, since the retired population is part of the society and bearing in mind the recent growth of retirees, their welfare should constitute an issue of national importance and not to be treated with levity as witnessed in Nigeria. The need to cope with retirement life should be well thought-out as a critical issue both by employers and employees, most especially where the retirees are breadwinners or are family-head. This is so because by virtue of their position, they are more face with difficult situations which could result to unrest in the community they found themselves and the nation at large, as well as deter development of the Nigeria economy. It is against this backdrop, that this paper seeks to explore the topic "management of retirees' skills as correlate of national security and development: a case study of Rivers State".

### Purpose of the Study

The aim of this study is to examine management of retirees' skills as correlate of national security and development. Specifically the objectives of the study seek to:

1. Ascertain the extent retirees' entrepreneurial skills contribute to national security and development in Rivers State.
2. Determine the extent retirees' in-service training skills contribute to national security and development in Rivers State.

### Research Questions

1. To what extent do retirees' entrepreneurial skills contribute to national security and development in Rivers State?
2. To what extent do retirees' in-service training skills contribute to national security and development in Rivers State?

### Research Hypothesis

**H0<sub>1</sub>.** There is no significant relationship between Management of retirees' skills and national security and Development in Rivers State.

### Conceptual Clarifications Retirement

The concept of retirees cannot be discussed without looking at the meaning of retirement. The definition of retirement is perceived in different ways

by different scholars or persons. Bur (2001) looked at retirement as the act of leaving the service either voluntary or compulsorily where such an employee has completed a specified period of service years or is removed from office by way of compulsory retirement, lay-off, dismissal (for acts of insubordination or misconduct), death, illness, disability or by voluntary withdrawal from service. Nwachukwu (2000), on his part, views retirement as a socially accepted means of withdrawing from one's occupation or business in later life to enjoy leisure, freedom or simply to cope with health problems. In his definition, Cole (2002), refers to retirement as 'a period when an employee reaches the end of his working life'.

### Forms of Retirement

There are different forms of retirement. In Nigeria, three major forms of retirement are identified in literature (Nwajagu, 2007; Okechukwu & Ugwu, 2011).

They are voluntary retirement, compulsory retirement and mandatory retirement.

- **Mandatory or statutory retirement:** This is the normal or anticipated form of retirement. This happens when an individual has reached the statutory age of retirement as specified in the condition of service of the establishment.
- **Voluntary or self-retirement:** This occurs when an individual decides to quit active service for personal reason(s) irrespective of age, experience, length of service or retirement policies. This type of retirement depends more on the employee than the employer.
- **Compulsory or forced retirement:** This is a situation in which the individual is forced or compelled to retire against the individual's expectation and when he is ill-prepared for it. It is usually viewed negatively in that it is unplanned. Okechukwu and Ugwu (2011) identified reasons for compulsory retirement to include inefficiency, old age, ill-health, indiscipline. This retirement is in the interest of the organisation.

Therefore, a retiree is an individual or a person who have stopped working. In other words, he or she is a person who has completed his year of service as a worker in a particular sector of an economy, which could be a private or public sector.

### National Security

The security of lives and property is the primary focus of any government of the world. President Muhammadu Buhari in his 2015 presidential inaugural speech affirmed this fact when he stated "I wish to assure the international community of our readiness to cooperate and help combat threats of cross border terrorism, sea piracy, financial crime, cyber-crime, and spread of communicable diseases and other

challenges of the 21<sup>st</sup> century. At home we face enormous challenges such as insecurity, pervasive corruption, unending fuel and power shortages. We are going to tackle them head on. We must not succumb to helplessness and defeatism, we can fix our problems." However, the extent to which these promises are fulfilled becomes another campaign point for the opposition party.

Nevertheless, the issue of security now tops the charts of national and international summits with developed countries tightening their security apparatus and preventing security threats. While, developing countries in Africa are still trying to curb the many security challenges facing them, and collaborating with foreign nations for intelligence to fight terrorism and end civil wars. National security according to Iredia as cited in Joshua, Ibietan and Azuh (2016) simply means, the capacity of a state to overcome challenges confronting her. He added that national security is not limited to military might, defence or law enforcement; it covers basic dimensions like job, water and food security.

Nwaneggo and Odigbo (2013) said security has to do with freedom from danger or threat to a nation's ability to protect and develop itself, promote its cherished values, legitimate interests and enhance the well-being of its people. National security is also seen as a state or condition in which most cherished values of a country and the people are permanently protected and continuously enhanced (Radda, 2013). From the various explanations of security above it can be deduced that insecurity implies a state of vulnerability to attacks, danger or threats to a people, their properties, cherished values and the inability of the nation to protect its citizenry.

However, Audu, Lukeman and Mohammed (2014) asserted that there appears to be shift from viewing security from state-centric perspective to a broader view that places emphasis on individuals, in which national security also encapsulates human security, human right and national development. A broader world view of national security focuses on human security, which Hubert as cited in Ikwumelu, Oyibe and Eluu (2016) defined as implying safety for people from both violent and non-violent threats; it is a condition or state of being characterized by freedom of their safety or even their lives. It entails taking preventive measures to reduce vulnerabilities, minimizing risk and taking remedial actions where prevention fails. This is not to say that security of the state is not important but rather the security of the state should be geared towards the security of human persons not of the regime in place. Also, human security is conceived as the summation of seven distinct dimensions of security namely, economic, food, health, environmental, personal, community and political

(Ikumelu, Oyibe & Eluu, 2016). This is shown in Table 1 below.

**Table-1: Types of Human Insecurities and Possible Root Causes**

Type of Insecurity	Root Causes
Economic insecurity	Persistent poverty, unemployment, lack of access to credit and other economic opportunities
Food insecurity	Hunger, famine, sudden rise in food prices
Health insecurity	Epidemics, malnutrition, poor sanitation, lack of access to basic health care
Environmental insecurity	Environmental degradation, resource depletion, natural disasters
Personal insecurity	Physical violence in all its forms, human trafficking, child labour
Community insecurity	Inter-ethnic, religious and other identity-based tensions, crime, terrorism
Political insecurity	Political repression, human rights violations, lack of rule of law and justice

**Source:** United Nations (2016). [www.un.org/humansecurity](http://www.un.org/humansecurity)

The dimensions of security as highlighted above are interwoven and cannot be treated in strict isolation as explicated by Anan in Joshua, Ibietan and Azuh (2016) that, today we know that “security” means far more than absence of conflict. We know that lasting peace and security requires a broader vision encompassing areas such as education, health, democracy and human rights, protection against environmental degradation and the proliferation of deadly weapons. We know that we cannot be secure amidst starvation, that we cannot build peace without alleviating poverty, and that we cannot build freedom on the foundations of injustice. These pillars of what we now understand as the people-centered concept of human security are interrelated and mutually reinforcing.

Hence, the prime objectives of national security in Nigeria should infer the containment of stability control of crime, elimination, advancement of genuine development, progress and growth and the improvement of the welfare of retirees and well-being and of life of every citizen (Oyeshola, 2005). In addition, it must be stated the process to restore national security in any country cannot be achieved if retirees’ welfare is not explored to pass on values and ideas that engender peace and development.

### Development

The term development implies change or growth in a people’s life style. Though, to some scholars, development is the power of the people to solve their problems with their own wisdom, knowledge, experience and resources with a view to eliminating poverty, pestilence and starvation. Development is also described as economic growth. In this sense, development means the ability of society to achieve a rapid and sustained rise in output of all gainful economic ventures. It was used to mean the capacity of a national economy to generate and sustain an annual increase in its gross national production (Edet & Beyin, 2018). To achieve development, the society always turns to education as its tool. This is because development is not a stage to be attained or a goal to aim at. Rather, it is a constant process of improvement

in the welfare of citizen (like retirees), education, research, and service play prominent roles in creating positive change in the self, the people, and the institutions and structures (Abdulrahman, 2015).

### Retiree Skills

People who get recruited or employed into public or private sector service receive a whole lot of valuable training that helps strengthen their overall skill set. Following their retirement or discharge from service, veterans harness and adopt these skills to either apply for part time jobs or to start up their personal businesses. These skills acquired by retirees while in active service to a very great extent are what keep them going upon retirement, as such known as retiree skills. These skills if properly managed and harnessed can help them stand out from the competition on what to do after active service; and they included:

- **Entrepreneurial skills:** This has to do with the ability to change something into something better. In other words, it has to do with the capacity of an individual to turn ideas into action. It includes creativity, innovation and risk-taking, as well as the aptitude to plan and manage projects in order to achieve objectives. Some entrepreneurship skill programs are directed to have capabilities and skills in running some small business in the sector of information and communication technology, manufacturing, services, agriculture and trading such crafts, workshops, banking, insurance, warehousing, advertising, plantation, farm, fisheries, food industry (Gerry *et al.*, 2008).
- **In-service Training:** This is a type of development programme that is organized for workers who are still active for the sake of skill acquisition and knowledge development. It can also be seen as the relevant courses and activities in which an employee may participate to upgrade his professional knowledge, skills, and competence in the teaching profession. This type of courses must be administered on the workers who are already employed for the sole purpose of maintaining professionalization. These are trainings that workers are exposed to by the organization that employed them in order to solve problems that has

to do with that organization. The ultimate aims of in-service training programmes are to ensure the effectiveness of service (Hewson, 2007).

In-service training is a deliberate and continuous workers development program involving the process of identification and discussion of present and anticipated needs of each worker for furthering their job satisfaction and career prospects and of the institution for supporting its work duties and plans, and implementation of programmes of staff activities designed for the harmonious satisfaction of these needs. Such development programmes are workshop, conferences, orientation, mentoring, independent study, collaborate research, peer observation, full and part time distance learning, correspondence courses, computer courses, radio and television programme, on-the-job training, off-the-job training, apprenticeship, staff meetings, lectures, reading publication and journal, study circle, coaching, consultation, role playing, simulation, literacy training and seminars (Peretomode, 2005).

**METHODOLOGY**

This study adopted a correlation survey design to ascertain if there is a relationship or co-variations among the variables using a quantitative method of research. According to Nwankwo (2013: 65), “whenever a researcher is interested in finding out whether there is a relationship between two or more variables, and data from such variables are in ratio or interval scale (score) to create the possibility for the scores to be correlated, such is a correlational design”. The population of this study was the entire retirees list of Rivers State Pension Board, Port Harcourt. Simple

random sampling technique was used to draw 170 retired civil servants. The research instruments which are questionnaires were titled ‘Management of Retirees’ Skills Scale (MRSS) and National Security and Development Scale (NSDS) were used for this study. The instruments have two sections (A and B). Section a elicited demographic information from the respondents, while section B elicited information on Management of Retirees’ Skills and National Security and Development respectively. The instruments were structured on four-point Likert-scale of Very High Extent (4), High Extent (3), Low Extent (2) and Very Low Extent (VLE) respectively. The internal consistency method using Cronbach Alpha reliability statistics was used to calculate the reliability coefficients of the two instruments. The reliability coefficients of Management of Retirees’ Skills Scale and National Security and Development Scale are 0.82 and 0.81. For the data that were analyzed, research questions one and two were answered with the use of simple regression while SPSS generated P-value were used to test for the hypothesis at 0.05 level of significance.

**RESULTS AND ANALYSIS**

As part of data collection efforts, the researcher designed and distributed 170 copies of the questionnaire to 170 respondents. One hundred and fifty three (153) copies were retrieved and found suitable for analysis resulting in 90 percent response rate.

Research Question One: To what extent do retirees’ entrepreneurial skills contribute to national security and development in Rivers State?

**Table-1: Simple Regression on the Extent Retirees’ Entrepreneurial Skills Contribute to National Security and Development in Rivers State.**

Model	R	R Square	Adjusted R Square	Extent of Contribution	Decision
1	.814a	.678	.676	67.8%	High Extent

Decision rule: 100% - 75% (Very High Extent), 74% - 50% (High Extent), 49%-25% (Low Extent) and 0% - 24% (Very Low Extent)

Table 1 revealed that the regression (R) and regression square (R<sup>2</sup>) coefficients are .814 and .678 respectively. The extent of contribution (coefficient of determinism) is 67.8% (.678 ×100). The result indicated that retirees’ entrepreneurial skills to a high extent

contribute to national security and development in Rivers State by 67.8%.

Research Question 2: To what extent do retirees’ in-service training skills contribute to national security and development in Rivers State?

**Table-2: Simple Regression on the Extent Retirees’ In-Service Training Skills Contribute to National Security and Development in Rivers State?**

Model	R	R Square	Adjusted R Square	Extent of Contribution	Decision
1	.811 <sup>a</sup>	.654	.675	65.4%	High Extent

Decision rule: 100% - 75% (Very High Extent), 74% - 50% (High Extent), 49%-25% (Low Extent) and 0% - 24% (Very Low Extent)

Table 2 revealed that the regression (R) and regression square (R<sup>2</sup>) coefficients are .811 and .654 respectively. The extent of contribution (coefficient of determinism) is 65.4% (.654 ×100). The result showed that retirees’ in-service training skills contribute to a

high extent to national security and development in Rivers State by 65%.

**Research Hypothesis**

**H0<sub>1</sub>.** There is no significant relationship between Management of retirees’ skills and national security and Development in Rivers State.

**Table-3: Pearson Product Moment Correlation Showing the Relationship between Management of Retirees’ Skills and National Security and Development.**

Variables	N	Df	R	P (Sig.)	Decision
Management of Retirees’ Skills	153	151	0.914	0.000	Rejected H0 <sub>1</sub>
National Security and Development	153				Significant P < 0.05

Decision Rule: 0.90 – 1.00 = Very Strong, 0.70 – 0.80 = Strong, 0.50 – 0.60 = Moderate, 0.30 – 0.40 = Low, 0.20 (< 0.20) = Very Low

Results from Table 3 shows that r is 0.914 and is significant with P< 0.05, because the probability value of 0.000 is less than the alpha level of 0.05. Hence, the null hypothesis (H0<sub>1</sub>) is rejected. Therefore, there is a very strong significant relationship between management of retirees’ skills and national security and development in Rivers State.

**DISCUSSION OF FINDING**

The first finding of the study revealed that retirees’ entrepreneurial skills to a high extent contribute to national security and development in Rivers State by 67.8%. The finding is in line with Dugguh (2007) argued that retirees adopt strategy of continuous investment in productive ventures. According to the scholar, productive venture such as entrepreneurship ventures do not only create wealth, but rather provides employment opportunities for young and old people in the society with the potentials to drive economic growth and development. Concurring to the above, the Sustainable Development Goals Fund (SDG Fund, 2017) observed that entrepreneurship activities provide incomes to poor families, women and youth through employment and entrepreneurship opportunities. Therefore, sanitizing the minds of retirees and empowering them to put to use their entrepreneurial skills will go a long way in supporting women and youth-led enterprises, thereby helping to prevent violence and crime as incomes from entrepreneurship can motivate young people in the family not to take up arms or to participate in crime.

Also in line with the finding, Organisation for Economic Co-operation and Development (OECD) countries noted that entrepreneurship businesses are the predominant form of enterprise and are major contributors to economic growth development, generating between 50 percent and 60 percent of value added, on average. In emerging economies, Entrepreneurship businesses contribute up to 33 percent of GDP. When taking the contribution of informal businesses into account, entrepreneurship businesses contribute to more than half of GDP in most countries

irrespective of income levels (OECD, 2018). Hence, fostering entrepreneurial spirit among retirees will support the creation of new firms to absorb idle youths and retirees who would have resorted to other illegal means of survival.

The second finding of the study revealed that retirees’ in-service training skills contribute to a high extent to national security and development in Rivers State by 65%. The finding is tandem with SDG Fund (2017), which opined that adopting ethical business practices and standards like adoption of limited-term appointments for retirees due to in-service skills they possess will focus on reducing all forms of acrimony and violence, ending exploitation, trafficking and violence against human right. It promotes integration and rule of law, calls for reducing illicit financial and arms flows, reducing corruption, promoting transparency of institutions, promoting participatory decision making and access to information, promoting international cooperation for economic development, and non-discriminatory laws and policies. Hence, there is a very strong significant relationship between management of retirees’ skills and national security and development.

**CONCLUSION**

Based on the finding of this study, retirees’ skills such as entrepreneurship and in-service skills to a high extent contribute to national security and development in Rivers State. Also, there is a very strong significant relationship between management of retirees’ skills and national security and development. Thus, it can be deduced that management of retirees is imperative as a major precursor to national security and development in Rivers and Nigeria at large.

**Policy Recommendations**

Based on the above findings, the following policy recommendations are made:

1. Institutions or employers should make a deliberate effort to invest in their employees through entrepreneurship programmes to equip the workers

with relevant skill for post-retirement. By so doing, knowledge held by these retirees could be shared and leveraged in a number of key ways to help the local, state and federal government address the root cause of human security such as persistent poverty, unemployment, epidemics, lack of access to basic health care, environmental degradation, terrorism, lack of rule of law and justice.

2. Proper and innovative in-service training should be organized regularly by employers to help fill its skill needs and knowledge gaps through a variety of human resource tools. Because in-service training such as conferences, seminars, workshops, knowledge retention programs, mentoring activities, and knowledge sharing forums with retirees and current employees are examples of activities that could help the government deal with insecurity challenges, and as well promote economic development.
3. The public and private sectors should have a more flexible workforce to meet expected human capital concerns, and the retirees should be an integral part of this flexible workforce. From various studies, it is crystal clear that many retirees want to stay connected and still contribute to their former establishments, although in reduced and more creative ways. Retirees are relatively untapped pool of knowledge and skill. Ironically, this talent pool could be a "fountain of youth" for both private and public agencies seeking new ways of achieving human capital strategy that will engender peace, unity and economic growth.
4. Government at federal and state level should strengthen the regulatory and supervisory framework and empower it to successfully and effectively check earring pension fund administrators in the country. This will help the retirees to receive their retirement benefits as and when due, and to enable them make investments that will supplement their income to meet their needs and that of those depending on them for help.
5. Retirees and employees should be invigorated to invest in assets and financial instruments so that at retirement they can earn additional income from these assets and financial instruments to supplement their pension income at retirement.
6. Retirees and employees should continuously embark on education and skills acquisition training as a way of bettering their lives after retirement.

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